

Tests

DISHWASHERS
CAR NAVIGATION
SYSTEMS
PROTEIN BARS &
DRINKS

CHOICE

Independent information for smart consumers

Supermarket brands top the list

SHAMPOOS

UNSAFE DUMMIES

Babies put at risk

SCAMS

Traps you need to
know about



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How fresh is fresh?



LCD TVs

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Once again, your kids at risk

At CHOICE we've been campaigning long and hard for safer products as well as better safety regulation in Australia. This month we report on yet another disturbing result in a test of a common children's product — babies' dummies.

Of the twelve dummies CHOICE tested, six failed against the Australian Standard for dummy safety and another has been recalled for safety reasons. The most common cause of failure in our tests was a shield that was too small or not rigid enough, which means that babies can more easily get the entire dummy in their mouth and risk choking. However, the Australian Standard is voluntary, so failing carries no penalty. The lack of a mandatory standard would no doubt come as a surprise to most parents, as there's a general expectation that children's products meet basic safety requirements as a matter of course.

We've been contacted by parents from across Australia with stories of babies ending up with the entire dummy lodged in their mouth. More often than not the baby ends up in a state of considerable distress.

To add a sense of the ridiculous to this issue, there is a mandatory Australian Standard for toy dummies. Pretend dummies must pass a rigorous safety standard, while the real thing doesn't need to meet any safety benchmarks. It's yet another indication of the incoherent state of product safety laws in Australia. Whether you personally favour the use of dummies by babies or not (and we canvass the arguments for and against in the article beginning on page 14), it's clear that more rigorous standards should be in place before we see fatalities.

It was a consumer who first brought the issue of unsafe dummies to our attention a few months ago. So if you have a story about an unsafe product you can always let us know — it helps us take on the issues that matter to you.



Peter Kell
CEO

www.CHOICEextra.com.au



This is a free website for CHOICE magazine subscribers. It's an index of CHOICE articles going back to Jan/Feb 2002, with links to PDFs of many of them so you can read them immediately, without having to go and find your issue of CHOICE.

To use this website you need to log in with your subscriber number, which is the number directly above your name on the mailing label that comes with the magazine.

If you see the  symbol in a magazine article it means there's extra information on choiceextra.com.au that we couldn't fit into the magazine.



Call 1300 360 655

All you need is the model name and number you want to buy, the price you want to beat, and your CHOICE subscriber number (from the mailing label with the magazine). CHOICE Shopper is available to personal subscribers only, and you can use it to buy major laundry, kitchen and home entertainment appliances, cameras and computers (all costing over \$100) and cars (over \$10,000).



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Photo: Getty RF

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CHOICE PRICE RISE

Due to increasing costs, the price of a CHOICE subscription is going up.

The new prices, effective from the August 2006 issue, will be:

■ Personal subscribers: quarterly \$18.50, one year \$74, two years \$137.

■ Institution/company: one year \$118, two years \$225.

■ CHOICE and CHOICE Online: quarterly \$29.

■ Upgrade to CHOICE plus CHOICE Online if you're already a CHOICE subscriber: \$10.50/qtr.

■ If you've subscribed to CHOICE magazine within the last year, the price you pay will be held constant for your first year.

CORRECTION

HEALTH INSURANCE PREMIUM INCREASES

CHOICE, May 2006

On page 8 we said the Private Health Insurance Administration Council (PHIAC) approves health insurance premium increases. In fact PHIAC scrutinises premium increase applications by health funds and gives advice to the Department of Health. The Federal Minister for Health and Ageing can, in accordance with specific guidelines, not allow these increases. If there are concerns that they might be too high, the department might ask funds to 'rethink' them. Once the process is finalised PHIAC announces the average premium increase.

SANDWICH PRESSES

CHOICE, May 2006

The table on page 28 said the **BELLE Stainless Steel Sandwich Press SP2** doesn't have cord storage; in fact it does. In addition, the **BELLE** is distributed only by SAAB Appliances, not by several distributors, contrary to what footnote (A) on page 29 says. It's available exclusively in Big W stores.

DVD/HARD DISC RECORDERS

CHOICE, May 2006

- The *Which formats?* table on page 21 should have listed the **PANASONIC DRM-EH50** as being able to record on DVD+R discs.
- Footnote (B) for the same table should have said, "None [of the tested models] can record on CD-R and CD-RW", instead of saying that they all can.

A CONSUMER'S TALE

When Lisa, of Lewisham in Sydney, saw an expensive mobile phone at Hong Kong airport priced much lower than she'd paid in the city for the same phone, she knew at once she'd been "sucked in". "I had regrets straightaway," she says. But her flight was about to leave and she was stuck, unable to do anything, at least not at that moment.

Before Lisa had left for Hong Kong, she'd done some research on mobile phones and knew exactly which one she wanted. But just when she'd found it for the right price, an eager salesperson had talked her into buying another phone — one with more features that appealed to the technophile in her. And although it was a lot more expensive than the phone she'd initially chosen, she negotiated and thought she'd got a really good deal.

But soon her suspicions mounted. The phone she was given was a different colour from the one she'd been shown in the shop (it's a 'special edition', she was told); it had been taken out of its original box; all documentation, the manual and discs were in German; and then the shock at the airport when she saw the same phone for much less in a duty-free shop.

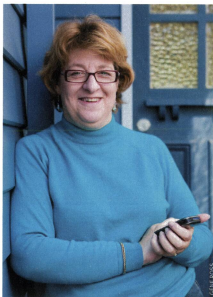
At home in Australia, and still pretty upset with herself for getting ripped off, Lisa remembered reading a magazine article in her hotel about the Hong Kong Tourism Board. It had invited people to report if they thought they'd been tricked, so she did just that — to make herself feel a little better; she didn't really expect anything would come of it.

But she got some justice, a few months later, in the form of a 1 Gigabyte memory card (valued around \$A150), which the store had offered her and which she received in the end with the help of the Hong Kong Tourism Board, Hong Kong Consumer Council and a friend living locally.

While she is still happy with the phone she bought, Lisa is pretty sure there's something wrong with its pedigree. As she understands it, it's a case of 'parallel imports', where goods are imported and sold bypassing the official distributors in the country. This has been confirmed when she tried to register it with the manufacturer.

"I know I've been ripped off. You can buy it in Australia for less than I paid for it and you get all the advantages including an original guarantee and more," Lisa says.

She's very grateful to Hong Kong's Tourism Board and Consumer Council. She persevered with this matter mainly because she was so cross with herself and because she's a pretty savvy consumer who knew where to turn for help. "If something like that happens to you, even if you're overseas, don't think you're at a dead end," she says.



Taking the tedium out of shopping

Looking for a fridge, washing machine, camera or TV? While we do our best every month to provide you with our latest test results to make your choice of product easier, hitting the shops and comparing prices can be tedious and time-consuming.

That's where CHOICE Shopper comes in, the no-cost service we provide to personal subscribers. You tell us which price you want to beat and we'll do our best to find it for you cheaper.

The service covers electrical appliances for the kitchen and laundry, home entertainment products,

cameras, and printers (the last not in SA, WA and the NT), all worth more than \$100. CHOICE Shopper will also shop for cars over \$10,000, and for computers it'll direct you to an appropriate supplier, depending on your choice of brand.

If you haven't used CHOICE Shopper yet, here's how it works: call 1300 360 655 (9 am to 5 pm, Monday to Friday, wherever you are in Australia) with the full brand and model details of the product you want, the price you want to beat and your subscriber number (from the mailing label with the magazine).

Fish to dye for?

We were recently contacted by Mel, a fish hobbyist, who alerted us to some questionable pet shop practices she'd observed.

Mel had seen imported dyed freshwater fish for sale in some pet shops. She believes they'd undergone a cruel dyeing process known as 'juicing', where fish are injected under their skin with dye. This practice takes place mostly in Southeast Asia.

Examination by researchers of some fish that had undergone this process has shown immune suppression and serious organ damage — the kidneys of some were little more than scar tissue. Many die from the process (and yes, fish do feel pain).

Species targeted for this cruel treatment include the glassfish, the albino *Corydoras* catfish, jellybean or blood parrot cichlids and widow tetras. Many large aquarium-importing companies now have a zero policy on receiving dyed fish. However, experts say some smaller businesses continue to import and sell them.

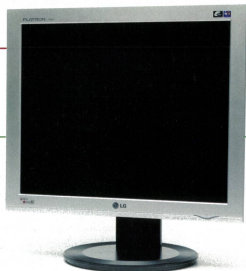
The second issue concerns a fashionable pet — the *Betta splendens*, or Siamese fighting fish. In their natural habitat, these tropical freshwater fish can survive in small puddles, as they can also breathe air. Siamese fighting fish are sometimes sold in tiny containers, often at fairs or shopping centres.

Mel had bought a Siamese fighting fish in a tiny container, but ended up having to buy a larger tank and heater after her fish nearly died of cold — it's a tropical fish and she was keeping it in unheated water in Tasmania. She was concerned that she'd been advised incorrectly on how to care for this fish. We did a quick ringaround of some pet shops and were surprised at the number of conflicting responses we received about the care of Siamese fighting fish.

The Pet Industry Association of Australia (PIAA) says it's against the sale of all animals, including the Siamese fighting fish, by itinerant traders or at market stalls. It says instructions that go with these small fighting-fish tank packages are often incorrect, and will result in the fish dying. While Siamese fighting fish may survive in a tiny tank, experts point out the smaller the environment, the more fragile it is — and the more care required.

These fish are often marketed as being 'low maintenance', which is untrue — all pet ownership comes with responsibility. At a minimum these fish need to be kept in warm temperatures, ideally 24° to 28°C, fed every few days with a high-protein diet, and have their water partially changed regularly using dechlorinated water.

Before you buy fish, find out about the different types and how to care for them — there are lots of good fishkeeping websites around. Also ask the retailer what their policy is on dyed fish.



Choosing an LCD monitor

A large 19" liquid crystal display (LCD) monitor is a useful tool for graphics editing, playing games and watching movies.

Computer CHOICE recently tested seven models. The more expensive brands weren't necessarily the top performers, and the scores for performance and ease of use were quite close. Check the box or specifications sheet for key features:

- **Contrast ratio** measures the distance between the blackest black and the whitest white; the bigger the ratio, the better the picture.
- **Brightness** is the amount of light a screen emits (measured in candelas per square metre). You need a brighter monitor in a room with lots of natural light.
- **Response time** is how long the monitor holds an image before it's redrawn. The lower the response time, the quicker the screen should refresh and keep up with graphics. It's expressed in milliseconds.
- **Dead pixels** — watch out for these, which appear as black, white or coloured dots. If a manufacturer has a 'zero dead pixel' return policy it means that the monitor can be returned if there's even one dead pixel; however, there can be restrictions, and some companies don't even have a stated policy, though they may still offer a replacement.
- Computer CHOICE didn't recommend any specific monitor — all were good or very good overall performers. All of them were easy to set up and get running with Windows XP, and all but the ACER are compatible with current Macs. The tested models, in rank order, were:
 - LG L1932P, \$899.
 - HYUNDAI Imagequest L90d+, \$689 (now discontinued).
 - BENQ FP91G+, \$599.
 - ACER AL1916S, \$699.
 - SAMSUNG SyncMaster 940B, \$799.
 - DIAMOND Digital DV197SB, \$569.
 - VIEWSONIC VX924, \$899.

The full report is in the May/June 2006 issue of *Computer CHOICE*. To subscribe, call 1800 069 552 toll-free or go to www.choice.com.au/magazines.

An oxymoron?

Feeling tired? Run down? Flat? A product called **OXYGEN4LIFE** claims that drinking 10 mL of its "bio-available oxygen" once or twice a day will "keep your body topped up with oxygen" and give you "enhanced quality of life". The promotional material also claims that by taking **OXYGEN4LIFE** you'll be motivated and have high energy levels.

Sounds marvellous — except that breathing is generally regarded as the platinum standard for oxygenating your blood. Moreover, the tiny amount of oxygen available in this product is insignificant compared to the amount available in the air. And finally, respiratory experts told us there's no evidence that a healthy person benefits from oxygen supplementation.

The symptoms of 'oxygen deficiency' listed in **OXYGEN4LIFE**'s brochure, such as feeling flat and listless, experiencing muscle aches and fatigue, could be symptoms of a huge range of conditions. None of our experts mentioned them when asked to describe the symptoms of oxygen deficiency.

New Scientist recently commented on **OXYGEN4LIFE**, suggesting that the product could be "roughly equivalent to a relatively harmless 0.02 per cent solution of hydrogen peroxide". So how much does this bottle of de-ionised

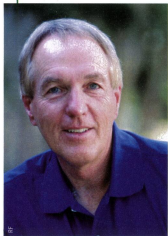


water, Atlantic sea salt and "bio-available oxygen" cost? An awful lot — we paid \$54.95 for a 250 mL bottle.

OXYGEN4LIFE has already come up against the Therapeutic Goods Advertising Code Council (TGACC), accused of making incorrect and unbalanced claims. The TGACC agreed that it did, but said that **OXYGEN4LIFE** should be regulated as a food rather than a therapeutic good, and referred the complaint to FSANZ (Food Standards Australia New Zealand), which in turn referred it to the NSW Food Authority.

The NSW Food Authority says that after a warning letter and a series of meetings between **OXYGEN4LIFE**'s principals and Authority officers, the company revised its labelling and removed a number of health claims. We contacted the manufacturer for comment, but it didn't respond.

More options for older workers



For the last 30 years Bill, 58, has worked for a large multinational company. His job was interesting and well paid but it was also quite stressful with long hours.

Bill wanted a change in lifestyle so recently started a part-time job with a not-for-profit organisation. "That job is just perfect, it provides a level of interest for two days and I have the other five days for doing all the other things I want to do," he says.

Making use of the transition to retirement rules that were introduced on July 1 last year, Bill took out an

allocated pension with his super money to supplement his income. The new rules allow workers aged 55 or over to access their super as a series of regular payments (called a 'non-commutable income stream'), without having to permanently retire. There's no option to take a lump sum at that time.

Strategies you can use include:

- Reducing your work hours and maintaining your standard of living by supplementing your wages with an income stream.

- Because of super's preferential tax treatment, you can access tax savings and/or further build your super savings by salary-sacrificing to super and replacing the sacrificed income with an income stream.
- Improving your financial position, for example by using the income stream to increase your mortgage repayments.

However, you need to consider that you may have less super when you do retire, and factor in the effect of changes proposed in the recent budget to super and pensions and how they are taxed.

How to avoid the traps:

- Consult your financial planner or accountant to make sure the strategy is right for your personal circumstances.
- Crunch the numbers, especially if you want to use the strategy for tax savings. How much tax will you really save, how much extra super will you have and how much will the advice and product fees cost?
- Get the right product. There are different types of non-commutable income streams. For most people a non-commutable allocated pension will be most attractive because it's fairly flexible. Make sure you seek advice on this.

For more information contact:

- The Australian Taxation Office (ATO) at www.ato.gov.au, or phone 13 10 20.
- The National Information Centre on Retirement Investments (NICRI) at www.nicri.org.au, or phone (02) 6281 5744 or 1800 020 110.

yourletters

MORE INSULATION ADVICE

Your article about insulation (CHOICE, May 2006) included several quotes from people who'd had bad experiences with installers.

Another thing to watch out for is electricians doing work in the roof after installation. If they need access to the plaster under the insulation, they'll often just pull out an entire batt and leave it to one side without replacing it afterwards.

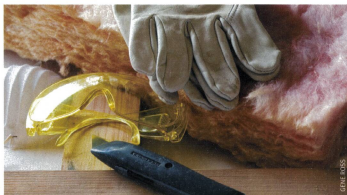
If, as your article states, leaving small gaps between batts will dramatically lower their effectiveness, then removing one completely must be even worse.

We've had this happen several times, and in one case an electrician removed a batt and left it lying on top of a ceiling exhaust fan.

Peter Shute

As some of the consumers in our insulation article noted, it's worth checking the work of a tradesperson before paying them. You're not obliged to pay for work that's incomplete or poorly done until it's been rectified. Contact your state's department of fair trading if you're dissatisfied with a tradesperson's work.

If you're going up into the roof to check work, wear appropriate footwear, a dust mask and protective clothing, as the dust, as well as some insulation fibres, can cause respiratory irritation and



itching. Don't go into a roof if you're not agile and sure-footed — ask someone else to do it for you.

WHO'S RESPONSIBLE?

I purchased an iPod Nano from Bing Lee in November 2005 for my son's Christmas present.

After having user difficulties with it we followed the directions to reset it, then tried other troubleshooting prompts but this didn't rectify the problem. We then took the iPod back to Bing Lee and were told we now need to send it back to Apple in the US.

Can you please confirm that what the salesperson has told us is correct? I thought that in the first year of owning the iPod it was the retailer's obligation to replace it with a new one.

Penny McAdams

We asked Bing Lee what its usual procedure is in this circumstance. It said if the product doesn't work and the customer returns it within the first 14 days of purchase, Bing Lee will replace it.

After that the company said it follows Apple's warranty conditions — that is, the customer logs the fault onto the Apple website. If troubleshooting doesn't resolve the problem you need to send the unit back to Apple via Australia Post. Apple then assesses it, makes any repairs necessary under its warranty guidelines and returns the product to the customer.

According to the NSW Office of Fair Trading, though, it's the retailer's responsibility to accept the product when it's under warranty. It said the retailer should contact the manufacturer, as the consumer has a contract with the retailer, not the manufacturer.

When we asked Apple why the onus is on the customer to return the faulty iPod to Apple, it said, "Regardless of where the customer purchases the iPod, the warranty agreement is between the customer and Apple."

However, Fair Trading maintains that the law states the contract is between the customer

THUMBS UP!



■ **Jill Bennet** told us about her experience with **Jetstar**, which she thinks deserves a 'Thumbs up'. She booked flights for her mother from Sydney to Launceston with the airline. Later, her mother was diagnosed with breast cancer and was unable to travel. Jill sent a letter from her mother's doctor to **Jetstar** with the relevant flight details, and **Jetstar** fully refunded the fare promptly.

■ **Martin Pogson** would like to award **ACT Doorland** a 'Thumbs up' for fixing his garage roller-door without charging him a cent, even though it was nine months past the warranty period.

and the retailer. It's outlined the following process for consumers having problems with iPod warranty and repair services:

- In the first instance, contact the retailer.
- If you're dissatisfied with its response, contact the Apple iPod Assistance Line on 133 622.
- If you're still unhappy, contact the department of fair trading in your state and lodge a written complaint.

Penny told us that after she'd been back to Bing Lee she contacted the Apple helpline. The Apple technician spoke to her son for more than an hour over the phone and helped him to eventually get his iPod Nano working. Penny was impressed by how helpful and patient this technician was.

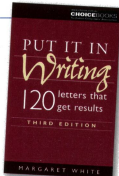
This isn't the first report we've heard of problems concerning Apple iPod and warranties. For more information on this issue, go to www.choice.com.au and type 'iPod warranties' in the search box.

LETTER OF THE MONTH

We want to hear from you — your experiences help our research and often let other readers know about scams and rip-offs. Positive outcomes you've had to a complaint you took to a manufacturer, retailer, importer or tradesperson interest us, too. Address these letters to *Thumbs Up* at the address on page 2.

To thank you for writing to us, *Your Letters* awards a prize of a CHOICE book to the 'Letter of the month'. This month's winner, Penny McAdams, receives *Put It In Writing*, or any other book of her choice from Consumer Bookshelf, page 48.

We're sorry we don't have the resources to answer all your letters personally, and in the magazine we may edit them or print only an extract. See page 2 for how to reach us.



Scammed!

They're infinitely creative and often highly entertaining ... as long as you're not one of those sucked in.

IN A NUTSHELL

■ If it sounds too good to be true, delete it, destroy it or hang up.

Are you sick of working for a living? Like to make millions from your own living room? Feeling lucky? Then why not try one of these popular get-rich-quick scams? You've got nothing to lose but the clothes off your back.

We look at some of the outrageous — and often surprisingly effective — scams coming to an in-box or postbox near you. You've been warned ...

PRINCESS DI'S PIE IN THE SKY

Most likely there aren't too many people who would still fall for the now famous Nigerian 419 scam. That's the one where an impressively connected person in Nigeria writes seeking help to get millions of dollars out of the country — to get a share of the dosh and help them out, all you need do is send your bank account details and maybe some money to assist in the process. You ain't seeing any of that cash again, that's for sure.

Why 419? That's the section of the Nigerian penal code that this scam falls under.

But scammers are nothing if not creative — sometimes their language skills leave something to be desired, but they're endlessly inventive. Initial variations on the Nigerian theme simply came from other countries in Africa and from South America, but now they're much more interesting.

You could be a beneficiary of Princess Diana's estate ... just a few thousand to transfer the cash out of a US bank.

Or maybe you want to help a few of George's marines get some of Saddam's hidden millions out of Iraq? Or you could even be offered the chance to help Saddam's little-known son Nassery Hosein [sic] do the same. Some of the variations really know how to work the scam — how about one that claims to offer some of the proceeds of the very real, and failed, Wattle investment scheme, until now hidden from authorities in accounts in London and Panama? (One small hitch: ASIC, our financial regulator, says it's checked — there are no hidden Wattle funds.)



EMPLOYMENT SCAMS: OFF TO THE CLEANERS

Ever received an email offering you the chance to work from home, part-time, making plenty of cash with no outlay? The best part of these spam emails is possibly the poetic names of the people they come from: Sternums H Adducing, Ken M Milquetoasts, Proselytizing L Noodles and Lusitania T Complaining are some of our favourites.

Employment scammers typically offer you the opportunity to make big money by working from home. Of course the work involves ripping off other people the way you're about to be ripped off by sending money to get information on working from home. If it sounds circular, that's because it is.

Another form of the scammer's art is the ever popular "work in international finance from your home computer" scam — you're offered a 15% commission for every transaction of funds that goes through your personal account. They offer various reasons why using regular international banking systems isn't acceptable to their business, so they'd like you to accept payments into your own account (send them your details at your peril) and then your job will be to send the money on after keeping your commission. Sounds like money for jam, really. Actually, it's called money laundering. And if it isn't that, it's more likely to remove money from your account than add it.



Other employment scams sound appealing, but things rarely work out: for example, one scam offered jobs on a cruise liner. To get info on the jobs you had to send money (\$300) to South Africa. Sadly, while the liner existed (and wasn't associated with the scam), the jobs didn't. Kiss that \$300 goodbye.

PYRAMID POWER

Like the ancient buildings it's named after, the pyramid scam has stood the test of time.

It typically comes in the form of a letter offering you the chance to receive large amounts of money — like \$70,000 — just by sending \$10 to the person at the top of the list and forwarding a new version of the letter to at least 200 other people randomly chosen from your phone book.

Not only do you risk losing your money (say \$200 in stamps, paper, photocopying), but even if you do see hundreds of envelopes containing \$10 flooding in from complete strangers, the law might be after you — it's illegal, so you need to earn enough at least to cover your legal costs and up to \$220,000 in fines.

Pyramid schemes come in many guises, but they're all illegal because they rely on new recruits to keep feeding money to those further up the chain. Eventually they collapse and people lose their money.

HOT STOCK TIP: JUST DON'T GO THERE

If you have an answering machine, you could be a sitting duck for a scam popular in the US — the Australian financial regulator ASIC put a warning out about this one last year. The scammers 'accidentally' leave a message with details of an amazing investment tip that's guaranteed to make money. The tip might come from a supposed "...hot stock-exchange guy" the caller is dating, and give some details of previously successful tips. There's some time pressure, too — the caller lets their friend know the company will soon put out an announcement that will push the stocks up.

The scammers buy shares in a company and then start spruiking the company in a bid to push up the value of their investment. You're likely to be buying at an inflated price and will get no warning when it falls again.

And it's not just wrong numbers you should be wary of: similar scams can operate by email. Email stock tips may be for the stock of genuine companies that might well represent good value, but always do your own research or consult a broker.

One recent email scam involved a Chinese biotech company with promises that a "\$1000 investment could yield a \$5000 profit in just one trade". According to the email it's only a matter of time before this stock is released into the investment community "... and they take it to the moon".

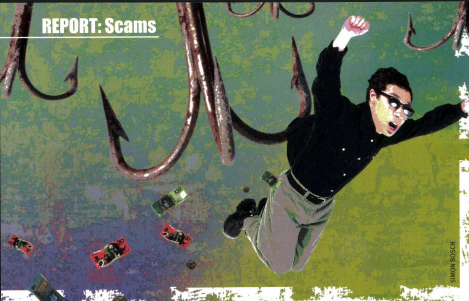
You can be sure the scammer already has shares in the company and is just waiting for you to follow the 'rumour', help to push up the price and make them a fortune.

WHEN THE BIG ONE DROPS ...

Who wouldn't like to win the lottery? Of course it helps if you've actually bought a ticket. The most famous lottery scam begins with an official-looking letter, fax or email telling you you've won hundreds of thousands of euros in the (real) 'El Gordo' Spanish lottery.

To collect your winnings you must provide your details (including your bank account). You may also be asked down the track for a cheque for, say, €800, to allow the funds to be released. You don't receive anything, but your bank account could be at risk.

Take your pick of lottery or prize — the WA government's Scamnet website lists more than 50 to choose from — everything from the Euro lottery to Sky lotto and the AustroCanadian lottery.



HOOK, LINE AND SINKER

It seems the possibilities offered to scammers by technology are infinite. If you want to steal someone's bank details, why not just pretend to be their bank and trick them into giving them to you? Called 'phishing', this scam involves sending you an email that looks as though it's from your bank, telling you to click on a link because of a security upgrade or similar.

You click the link and are taken to a site that looks just like your bank's, but isn't: it's designed to steal your details and passwords. One phishing site was even a very good imitation of the Reserve Bank of Australia site, pretending to seek 'verification' of debit card details.

Where to go for more info

There are several useful websites that have information on the latest scams and how not to get caught out:

- The financial regulator ASIC's site deals with financial scams — www.fido.gov.au.
- The ACCC's site www.scamwatch.gov.au has information, and you can report a scam by calling 1300 795 995.
- State and territory fair trading departments also have their own sites; check out the scam section of yours:
- ACT: Office of Fair Trading, www.fairtrading.act.gov.au/Consumers/AlertsScams_Main.htm, phone (02) 6207 0400.
- NSW: Department of Fair Trading, www.fairtrading.nsw.gov.au/shopping/scams.html, phone (02) 9895 0111.
- NT: Office of Consumer Affairs and

- Fair Trading, www.nt.gov.au/justice/graphpages/cba/consumer/scams.shtml, phone (08) 8999 5184 or 1800 019 319 (NT only).
- Queensland: Office of Fair Trading, www.consumer.qld.gov.au, phone 13 13 04.
- SA: Office of Consumer and Business Affairs, www.ocba.sa.gov.au/scams/, phone (08) 8204 9777.
- Tasmania: Office of Consumer Affairs, www.consumer.tas.gov.au/fair_trading/scams, phone 1300 654 499.
- Victoria: Consumer Affairs Victoria, www.consumer.vic.gov.au, phone 1300 558 181.
- WA: Department of Consumer and Employment Protection, www.docep.wa.gov.au/ConsumerProtection/ScamNet/default.html, phone 1300 304 054.

Phishing scams can be even more elaborate, with viruses that infect your computer being designed to redirect you to the phishing site even when you type your bank's real address into your browser, or which change your favourites list to point you to the phishing site. Emails can also carry another type of program called a trojan that can install itself on your computer and hang around waiting to capture your details the next time you type them in.

Skimming is a related scam, where credit card or bank account details are stolen by fraudulent devices placed by scammers at ATMs and cash registers.

FAKE INVOICES AND BILLS

Are you the kind of person who keeps a close eye on your finances? If not, you could be in line to be scammed by a fake invoice or bill.

The scammers invoice you for goods you might ordinarily use, but haven't received (and probably won't). They rely on people and companies with disorganised finances who don't check, just pay up.

Small businesses should be especially wary of things like invoices for advertising copy you didn't authorise.

DIAL '1900-S' FOR 'SCAMMED' ...

By dangling a carrot in your direction — a free holiday or a chance to win one; or even the same sort of thing as the lottery scam (claim millions); or to get the closely guarded details of the lemonade diet taking the US by storm (we kid you not) — scammers try to entice you to call or fax 1900 numbers that can rack up huge phone bills, of which they get a large slice.

THE MISTS ARE CLEARING ... I SEE A GREAT FORTUNE

Judging by the number of mediums seeing dead people each week on prime-time TV, it's perhaps not surprising that people fall for mystic scams.

You might receive an email or letter from a clairvoyant claiming they have information to offer you that will make you money, such as winning lottery numbers. For a small fee, of course. (If they really have the numbers, why don't they use them themselves?)

The Nostradamus research centre will tell you what the great man himself said about YOU. Or perhaps a "Supreme clairvoyant reading of immediate luck" from the impressively named "Supreme council of 12" is more your style — how to refuse, for only \$79.90?

Even Buddhist monks are supposed to be in on the act: "You have been chosen by 1000 Tibetan monks in 100 monasteries to benefit from the prayer wheel and the big money it brings." Send your \$80 within "four moons". Not likely.

All in a lather



Our trialists checked out shampoos from supermarket shelves to salubrious salons.

IN A NUTSHELL

■ A high price doesn't necessarily mean a better shampoo — our trialists' three top brands were all from supermarkets.

Different shampoos claim to make your hair stronger, shinier, more voluminous or bouncier, but its main purpose is to clean your hair. You can pick up a bottle from the supermarket for a few dollars, pay top dollar for an exclusive salon product or get something in between. But does paying more give you a better shampoo?

According to our latest home test, no. The three brands most preferred by our trialists were supermarket 'cheapies', which stacked up better than some of the pricier, more prestigious salon brands.

Over 500 CHOICE Home Testers (80% women and 20% men) each tried out four different shampoos marketed as being suitable for 'normal' hair or everyday use. In total, our testers tried out 41 shampoos.

THE CROWNING GLORY

The trial's three top-rating shampoos, FRUITRIENCE Raspberry and Pink Grapefruit Enriched, DOVE Revitalising and GARNIER FRUCTIS Fortifying (the last two rating equal second) got the top scores for fragrance and among the highest ratings for washing hair clean. They're easy to find in supermarkets and discount department stores.

We paid around \$2 per 100 mL for these top three. The most expensive shampoo in the trial, KÉRASTASE Bain Satin 1, cost \$11 per 100 mL and rated equal fourth (alongside JOICO Triage, another salon brand, at \$6.65/100 mL, and TRESEMMÉ, which cost only 84 cents per 100 mL). That's not a bad result, but still an awful lot more money for something not rated quite as high.

UNTANGLING FACT FROM FANTASY

■ Additives in your shampoo make your hair healthier.

As hair is dead, we find any claim of a product making it 'healthy' to be stretching a point. However, hair can reflect a person's state of health.

An additive may make the hair look and feel better and become more manageable. For instance, vitamin B can act as a binder in a shampoo, which will protect the hair. However, while hair is derived from living cells that are within the skin, it's unlikely that vitamins added to shampoo would be able to get into these cells. A healthy diet would probably be more beneficial.

Other additives such as protein may coat the hair shaft and make it look shinier. Herbs can also add fragrance and condition the hair, but experts say the effect is cosmetic and temporary.

One expert said shampoos that don't contain sodium laurel sulphate or its equivalent, and contain herbs such as peppermint or chamomile, may benefit the scalp. Other experts said they thought tiny amounts of herbs found in some shampoos probably have little function other than to make shampoo hype.

Some companies use plant-derived ingredients not as additives, but in order to avoid synthetic chemicals.

■ Shampoo can build up on your hair.

There was some contention about this point among the experts we consulted. Some said that while they hadn't seen any scientific publications on the subject, they'd observed it. Others agreed, saying conditioning oils and silicon can bind to the hair to make it shinier and smoother can build up over time, making the hair look flat and heavy.

Another expert said there was no supporting scientific evidence that build up exists. He said he'd studied hair that had been washed with shampoo containing silica, (a substance sometimes accused of causing build up). He compared it to hair washed with shampoo that didn't contain it, and hadn't observed any difference.

■ **You should change your brand of shampoo regularly as the scalp and hair become 'immune' to the same shampoo eventually.**

Again, some experts said that while they couldn't give a scientific reason to support this, many people claimed to benefit from doing so. Another expert said build-up of substances found in shampoos on the hair (see page 11) may cause them to become less effective over time.

■ **Sodium Lauryl sulphate (SLS) and sodium laureth sulphate (SLES) cause cancer.**

Commonly used as surfactants (see *Please Explain*, below) these chemicals are sometimes accused of being carcinogenic. There seems to be some evidence that SLS and SLES can cause irritation to the skin and eyes, but this depends on a number of factors such as concentration, pH and contact time. And some people may also be allergic to SLS/SLES. We couldn't find any conclusive evidence that they are carcinogenic.

PLEASE EXPLAIN

Ever wondered what all those impossibly long words on the back of your shampoo bottle mean? Here are some of the major ones you'll find in most shampoos.

■ **Solvents:** Usually water (often listed as the more sexy-sounding 'aqua' or 'purified water').

■ **Detergent or surfactant:** Increases the product's wetting ability, and allows the sebum and dirt to be washed away. The most common one used in shampoos is ammonium lauryl sulphate or sodium laureth sulphate.

■ **Lather boosters:** These include cocamide DEA and lauramide DEA. While lather doesn't make shampoo work any better, people seem to like those that lather easily. Our trial results show that shampoos with thick or 'just right' lather were preferred.

■ **Conditioning agent:** Adds different electrical charges to hair so it doesn't become 'flyaway', and puts water-resistant substances onto the hairs to make them smoother and easier to comb. Conditioning agents are made of fatty or oily substances, for example, glycol stearate and pathenol.

■ **Thickeners:** Salt is a common one, also hydroxypropyl methylcellulose or ammonium chloride.

■ **Fragrances, colours and preservatives:** Fragrances and colours are intended to make the product more appealing — and our trial shows fragrance certainly plays a big part in people's preferences. Preservatives such as ethanol stop the shampoo from going off.

■ Shampoos may also contain **antioxidants**, **opacifiers** (to give your shampoo that pearly appearance) and **clarifying agents**.

WHAT TO BUY

FRUITRIENCE RASPBERRY AND PINK GRAPEFRUIT ENRICHED

Price per 100 mL: \$1.97

TRIALIST COMMENTS

"Worked well and I would definitely use it again. Made my hair feel nice."

"My hair felt softer and healthier than usual. It seemed to leave [it] in better condition — my hair wasn't so fuzzy or brittle."

"My hair was squeaky clean after rinsing and felt good."

DOVE REVITALISING

Price per 100 mL: \$2.11

TRIALIST COMMENTS

"Cleans, not drying, good wash and lather..."

"Made my hair feel soft [and] look shiny as if I'd been to the hairdresser."

"Nice to use, no strong perfume. Hair styled well after use."

GARNIER FRUCTIS FORTIFYING

Price per 100 mL: \$2.06

TRIALIST COMMENTS

"Loved the way my hair felt — clean, not dry."

"Felt good on my scalp, nice smell and my hair felt quite clean."

"Very good consistency and lathering effects."



WHAT ABOUT THE REST?

Shampoos that did best overall were the ones that were thought to clean well, have an appealing smell (generally floral or fruity) and a satisfactory consistency and lather. Though there was a slight drop between the first three performers and the rest, you'd probably be fairly happy with the performance of the first dozen or so shampoos in the table. Price and fragrance would probably be the two clinchers as to whether you'd want to buy one of them or not.

At 84 and 80 cents per 100 mL respectively, **TRESEMMÉ Vitamin C Deep Cleansing** and **DECORÉ Normal** were two of the cheaper brands that rated well. The cheapest shampoo of all, **NO FRILLS Family Normal**, bombed at second from the bottom.

We asked our Home Testers to tell us if they found any of the shampoos irritating to their skin or eyes. Surprisingly, shampoos listed by a few trialists as irritating included some that claim to be particularly gentle, but almost all the irritation reported was only mild.

Brand / product (in rank order)*

Brand / product (in rank order)*	1 Overall score (%)	2 Clean-feeling score (%)	2 Fragrance score (%)	Salon / specialist shop only	Price paid (\$ per 100 mL)
FRUITRIENCE Raspberry and Pink Grapefruit Enriched	72	80	65		1.97
DOVE Revitalising	66	74	63		2.11
GARNIER FRUCTIS Fortifying	66	73	70		2.06
JOICO Triage	63	72	62	✓	6.65
KÉRASTASE Bain Satin Facteur Nutrition 1	63	75	58	✓	11.00
TRESEMMÉ Vitamin C Deep Cleansing	63	74	62		0.84
DECORÉ Normal	62	67	63		0.80
PALMOLIVE Naturals Normal	62	71	54		1.19
ALBERTO VO5 Sheer Vitality	61	73	63		1.25
CLAIROL Herbal Essences	61	76	63		0.96
PANTENE Pro-V Classic Clean	61	75	60		2.13
PEARS Balancing Care	60	70	56		0.92
YOU'LL LOVE COLES Complete Balance	60	78	54		1.50
NATURES ESSENCE Normal	59	70	53		0.40
SCHWARZKOPF Extra Care Liquid Silk	59	63	57		1.78
THE BODY SHOP Olive Glossing	59	70	50	✓	7.00
NATIO Gentle Daily	58	71	53		3.58
REDKEN Clear Moisture	58	68	53	✓	7.41
WELLA BALSAM Normal	58	75	53		1.00
AVEDA Shampoo	57	70	40	✓	6.00
DIVA Everyday	57	70	48		0.75
PPS Pure Clearse	57	78	48	✓	4.70
CHARLES WORTHINGTON Results Shine-On	56	66	57	✓	4.98
EGO Hairscience Daily Care	55	68	51	(A)	3.78
FUDGE Unleaded	54	68	37	✓	3.79
NATURES ORGANICS Fruits Apple	54	69	49		0.38
DAVID JONES Fortifying	53	70	52	✓	2.50
MOP Mixed Greens	53	61	43	✓	6.65
WAKK Drench	53	68	48	✓	1.00
CRABTREE & EVELYN Jojoba Oil	52	70	48		7.98
MOLTON BROWN Healthy Hairwash	52	73	48	✓	9.67
ALCHEMY Rosemary	51	64	49	(A) (B)	4.65
SEBAMED Everyday	50	60	51	(A)	7.08
SO SALON ONLY Gentle	50	65	53	✓	7.45
JURLIQUE Lavender	49	71	39	✓	7.40
THURSDAY PLANTATION Tea Tree	49	69	26	(A) (B)	3.03
PAUL MITCHELL Shampoo Two	46	65	49	✓	6.38
SIMPLE Gentle	46	67	26	(A)	4.72
LABORATOIRES Klorane Citron Pulp	44	65	40		5.25
NO FRILLS Family Normal	43	58	43		0.15
CHEM-CARE Fire Vital Benefits	33	54	24	✓	4.98

* All shampoos tested are for normal hair or everyday use.

(A) Available from pharmacies.

(B) Available from healthfood stores.

1 Overall score

Our trialists used each of the four brands sent to them for two consecutive washes, without changing their usual hair washing habits or other hair products. They received the shampoos in unmarked bottles so they weren't influenced by brand names or marketing.

They gave the shampoos an overall score out of 10, which we converted to a percentage.

2 Clean-feeling and fragrance scores

As well as giving an overall score, the Home Testers rated the shampoos for fragrance, consistency, lather, and how clean their hair felt after use. Their clean-feeling and fragrance ratings generally had the most impact on the overall scores so we've included these in the table. Again, we converted the scores (out of five) to a percentage.



MISSING BRANDS

You're probably wondering why there's no **SUNSLK** in the table. As is often the case, some products didn't make it into our trial because their manufacturers changed the formulation around the time of the trial or the products were discontinued during it. Unfortunately this time they included **SUNSLK Maximum Shine Shampoo** and **COLES Shampoo for Everyday Use**. In our last shampoo user trial (November 2002) **SUNSLK Maximum Shine** was rated equal third and was in the What to buy list.

Spitting the dummy

With half the tested dummies failing safety requirements, we think it's time the Australian standard became mandatory.

IN A NUTSHELL

■ We tested 12 dummies for safety according to the voluntary Australian standard. Six of the 12 failed the design and construction requirements — in four cases the dummies' shields aren't rigid or large enough, which increases the chance of a baby being able to get the whole of the dummy into their mouth and choking on it.

■ According to our test, not all dummies that claim to meet the standard in fact do.

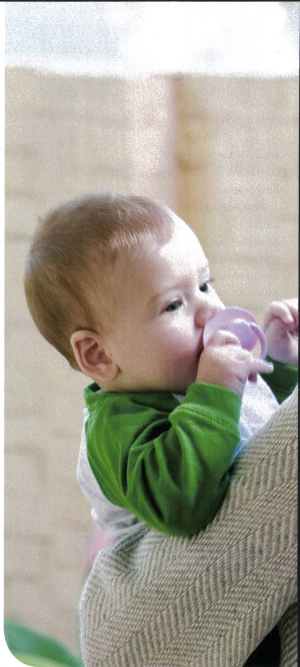
While some babies don't take to them, for others dummies are a source of comfort and security. Non-nutritive sucking is a natural activity for babies. Sucking on a dummy may also help settle an infant's reflux or even ease the pain of teething.

Experts have a wide range of opinions and recommendations for and against dummy use (see *Contentious issues*, page 17). However, they are commonly used, which is why the results of our latest test are so worrying.

Earlier this year we reported on several cases of babies who managed to get the whole NUK Starlight Silicone Soother into their mouths, which was distressing for both mothers and babies (CHOICE Cuts, October 2005 and April 2006, or go to www.choiceextra.com.au and look for 'dummies' in the index). Since we published the story, several readers have reported similar situations with the NUK brand, as well as one case involving a SAFETY 1ST DISNEY BABY model.

With this in mind, we bought samples of the brands we saw most commonly in shops. All up, we bought 12 dummies suitable for various age groups. We tested them for safety according to Australian Standard AS2432-1991 (see the table, page 16, for detailed results). The standard covers design and construction, durability and strength, and packaging and labelling of dummies. It's only a voluntary standard — dummies don't have to pass its tests in order to be on sale.

If you're wondering why the NUK Starlight Silicone Soother isn't in the test, it's because the supplier



tells us it's been discontinued and replaced with an updated model — which also failed our test.

SAFETY CONCERNS

Six of the tested dummies failed aspects of the standard tests that mean their safety is questionable.

The MAM Ulti Mam Orthodontic, NUK Latex Soother, NUK Silicone Soother and PIGEON Silicone Pacifier all failed the shield attributes assessment. Their shields aren't rigid or large enough, increasing the chance of a baby being able to get the whole of the dummy into their mouth.

The NUK dummies failed by a large margin. For this test there's a template with a hole of a specific size in it, which the dummy shouldn't fall through when a prescribed force is applied. The NUKs fell through this test template easily, while the MAM Ulti Mam Orthodontic and PIGEON Silicone Pacifier failed when placed in some positions specified by the Standard.



GENE ROSS

While the NUK dummies were a more obvious failure, any failure in this part of the test does increase the potential for a baby to fit the whole dummy into their mouth. Go to www.choiceextra.com.au and find 'dummies' in the index for a video of a demonstration of this test.

The TOMMEE TIPPEE Latex Orthodontic Comforter failed because the ventilation holes in some of the samples we tested are slightly smaller than the Australian standard allows. These holes are there so that if a baby accidentally gets the whole dummy in their mouth, they can still breathe. The holes also prevent negative pressure (suction) from being created, which would make it harder to get the dummy out of the baby's mouth if it became accidentally lodged in there.

Finally, the TOMMEE TIPPEE Super Soft Comforter failed the 'protruding components' part of the test. The top surface of the capping over the shield where the handle is attached sticks out too far, so if a baby fell over with this dummy in their mouth it could injure them.

WHAT THE MANUFACTURERS SAID

Despite failing our tests against the standard, the packaging of both TOMMEE TIPPEEs and the MAM says they meet AS2432-1991. Both manufacturers questioned our results, as well as providing us with a number of test reports and certificates to show they complied with the standard. The distributor of the PIGEON also supplied us with a test report showing compliance. These test reports ranged in age from May 2001 to April 2005 — none was as recent as our tests. The distributor of the TOMMEE TIPPEE dummies said it would investigate our findings.

We can only speculate at the different test findings. One possibility is that variations between batches could account for the difference between our test results and those of the manufacturers, especially when their tests were conducted between one and five years ago. This suggests less than perfect quality control during manufacture. (See *Recalls*, page 49 for an example of a faulty batch of dummies.)

Perhaps for this reason, in our experience of testing not just dummies but other baby products too, a compliance certification mark (such as the StandardsMark — see right) unfortunately isn't always a reliable indication of a product's safety.



WHAT TO BUY



GENE ROSS

AVENT Naturally PZN 3908148	\$5.00
DYMPLS Pacifier BW 5007	\$1.25
HAPPY BABY Smilie Cherry Shaped Soother SCMSA	\$2.35
HEINZ BABY BASICS Soft Touch Pacifier 57707 and 57702	\$4.00
TOMMEE TIPPEE Nuborn Soft Shield Comforter 445001	\$3.50

All these dummies passed our safety tests when we tested them to AS2432-1991, although the AVENT and the TOMMEE TIPPEE failed the labelling requirements. The TOMMEE TIPPEE has only minor labelling failures, while the AVENT has no warning notice. The actual dummies are safe to use though.

Too dangerous to use

Trish from Perth, WA, contacted us after seeing our online *Dummy danger* article, as she'd had a similar experience.

Trish's daughter, Georgia, who was six months old at the time, managed to get the entire NUK Silicone Soother (size one) in her mouth. The dummy was back to front — the handle was lodged in her throat. Trish managed to yank it out of Georgia's mouth, but said her baby was bright red and hysterical, and removing it hurt her tongue.

Though not intending to use this brand of dummy again, Trish did have a look at the next size up of the NUK Silicone Soother in the supermarket, and saw that the shield of the larger size was exactly the same as the smaller dummy her baby had used. So she didn't think changing to a size for a larger baby would make it any safer.

Georgia no longer uses a dummy, and Trish says getting her to sleep in the day without one is definitely harder.



What to look for

- Dummies are available in latex or silicone. Latex is more supple and soft, but silicone tends to be more durable. Silicone is also an alternative if your baby is allergic or sensitive to latex.
- Regularly check the condition of your baby's dummy. If it's worn or damaged, sticky, crumbly or looks likely to tear, throw it away. A broken piece could choke a child.
- Never tie a dummy around a baby's neck or attach the dummy to the side of the cot — the baby could be strangled or get the string tangled around their finger, cutting off circulation.
- A dummy needs to be kept very clean or it can be a source of infection. Regularly sterilise it or at least wash it in hot soapy water, and rinse and air-dry it.
- Before each use, tug on the teat and ring or handle to make sure they're secure.
- Don't leave the dummy in direct sunlight, which will damage it over time.
- If something heavy has been placed on the dummy or it's been stepped on, check for cracks and damage — or better still, throw it away.
- Never 'sweeten' the dummy with jam, honey or other sugary substances, as this will cause tooth decay, especially at night when there's less saliva in a baby's mouth.

The manufacturers of the NUK dummies, the MAM and the PIGEON say their dummies pass the European standard. However, we think the Australian standard shield test is more stringent than the European one.

MAKE THE STANDARD MANDATORY

CHOICE thinks the dummies standard should be made mandatory, so that all dummies sold in Australia would have to pass its safety tests. We gave the results of our test to the ACCC, which told us a future mandatory safety standard for dummies is currently under consideration. It's calling for parents and carers to contact it about any safety incidents with dummies. The ACCC supports CHOICE's request for Standards Australia to reconfirm AS2432-1991 as the current applicable standard. While we think it's satisfactory, it was last reviewed in 1991 and may be a bit off manufacturers' radar, given that it's only voluntary.

As noted above, we've had reports of babies getting other models of dummies entirely into their mouths, with some mothers reporting their babies started to choke or at the very least became extremely distressed (see *Too dangerous to use*, left, for an example of an older model of the NUK Silicone Soother that a baby managed to get entirely into its mouth). So far, fortunately, there have been no fatalities, but we'd like to see dummies that fail this test taken off the market to make sure it doesn't happen.

Unfortunately, you can't tell whether a dummy is safe or not just by looking at it. For instance, you wouldn't be able to see whether the ventilation holes were too small. And, as we already noted, some dummies that claim on their packaging to meet the standard failed some of our tests.

Brand / model (in alphabetical order within groups)

RECOMMENDED:

AVENT Naturally PZN 3908148	Pass
DYMPLES Pacifier BW 5007	Pass
HAPPY BABY Smilie Cherry Shaped Soother SCMSA	Pass
HEINZ BABY BASICS Soft Touch Pacifier 57707 and 57702	Pass
TOMMEE TIPPEE Nubson Soft Shield Comforter 445001	Pass

NOT RECOMMENDED:

MAM Ulti Mam Orthodontic Soother, Active Innovative Nipple 212	Fail
NUK Latex Soother 500350	Fail
NUK Silicone Soother 600252 and 600253	Fail
PIGEON Silicone Pacifier (A)	Fail
TOMMEE TIPPEE Latex Orthodontic Comforter with Glow Ring and Snap On Hood 403191	Fail
TOMMEE TIPPEE Super Soft Comforter 433312	Fail

ALSO TESTED:

SAFETY 1ST DISNEY BABY Pacifier A06171 (B)	Pass
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* Recommended or average retail price per dummy, or the price we paid in March 2006, rounded to the nearest five cents.

(A) Discontinued June 2006.

(B) We also tested the SAFETY 1st DISNEY BABY Pacifier. It passed all our safety tests but was recalled in April 2006 due to a possible problem with its teat. It may be reintroduced later this year.

1 Design construct

1 Design and construction

We tested the teat, shield and ring or handle for smooth surfaces, correct functioning and acceptable dimensions. See *Safety concerns*, page 14, for more on this.

2 Durability and strength

We tested the durability and strength of the dummy by stretching it, compressing



RENE KOSSE

The ventilation holes in a dummy's shield help a baby to breathe if they accidentally get the whole dummy into their mouth. Some samples of the TOMMEE TIPPEE Latex Orthodontic Comforter (at front) had holes smaller than the standard stipulates. Most dummies have quite large holes, like the HEINZ BABY BASICS (rear left), or even multiple holes like the MAM (rear right), to ensure good ventilation.

Durability strength	3 Packaging and labelling	4 Teat material	4 Age group (months)	4 No. in a pack	Origin	Manufacturer / distributor	Price (\$)*
Fail	Fail	Silicone	6-18	2	England	Avent	5.00
Pass	Pass	Latex	Not stated	2	Thailand	Dymples	1.25
Pass	Pass	Latex	6+	1	Australia	Happy Baby	2.35
Pass	Pass	Silicone	6+	1	China	Heinz	4.00
Fail	Fail	Silicone	0-3	1	Thailand	Tommee Tippee	3.50
Fail	Fail	Silicone	4-24	2	Austria	Mam	8.00
Fail	Fail	Latex	18-36	2	Germany	Nuk	3.75
Fail	Fail	Silicone	6-18	2	Germany	Nuk	5.45
Pass	Pass	Silicone	8+	2	Indonesia	Pigeon	4.50
Pass	Pass	Latex	0-6	1	Thailand	Tommee Tippee	6.50
Fail	Fail	Latex	6+	2	China	Tommee Tippee	1.50
Fail	Fail	Silicone	0-18	1	Thailand	Funtastic	4.85

it, 'biting' it, dropping a heavy weight on it and attempting to tear it. They all passed all these tests.

3 Packaging and labelling

We checked that the dummies were in appropriate packaging without attachments such as ribbons or pins, and that they were labelled with the appropriate

manufacturing information, instructions and a clear and legible warning notice as per the Australian Standard. Also see *What to buy*, page 15.

4 Teat material/Age group/No. in a pack

These are the ones we tested. Other teat materials, sizes and packs may be available.

Contentious issues

■ Babies should be supervised while using their dummies.

While the standard requires manufacturers to put this stipulation on the packaging of dummies, experts — and parents — know this isn't what happens in practice. Babies are often given dummies to help settle them to sleep — and parents won't very often stay in the room and wide awake the whole time their baby's asleep. It seems to us that this is just a get-out clause in case anything does go wrong while a sleeping baby is using a dummy.

■ Dummies can cause disrupted sleep patterns.

Some sleep experts think that while dummies can help get babies off to sleep, they can also cause them to wake intermittently during the night. Babies have a short sleep cycle, and after each one they partially wake. If their surroundings have changed (say, their dummy has fallen out of their mouth) they may become distressed and wake up fully, resulting in fragmented sleep.

You're recommended to try different sleep strategies for babies whose dummy use causes sleep problems.

There's also some evidence that using a dummy for a long time can heighten the arch of a child's palate, which could make them more susceptible to snoring.

■ Using dummies for a long time can cause dental problems.

Experts say that if a child uses a dummy beyond their second year it may result in teeth that don't bite together correctly. The chance of this happening increases greatly if they continue using a dummy after age four. This doesn't happen to all children, though, and can depend on a variety of factors, such as how actively they suck on the dummy, their musculature and other genetic and environmental factors. For some, their bite may correct itself after they stop using the dummy. Replacing a dummy with a comforting bottle of juice, milk or sweetened fluid isn't recommended, as this can cause tooth decay. A bottle of plain water is OK.

■ Dummies can be a contributing factor in causing middle-ear infection.

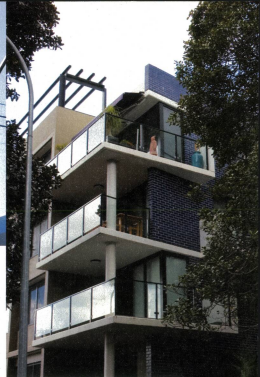
Research indicates that dummy use may be one of many possible factors associated with recurrent middle-ear infection.

■ Dummies can interfere with speech development.

Using a dummy for too long can interfere with a baby's ability to babble and practise shaping sounds. Toddlers also need to chat to improve their speaking skills, and the constant presence of a dummy can prevent them from doing so.

■ Dummy or thumb?

Some experts say dummies are preferable to thumb-sucking regarding teeth alignment issues. It's also easier to wean a baby or toddler off a dummy than thumb-sucking, although some children will swap back to a thumb when the dummy is removed.



A fashionable way to lose money?

Negative gearing is sometimes promoted as an easy way to profit from residential property, but is that just property marketers' positive spin?

IN A NUTSHELL

- An investment is **negatively geared** when the costs you can claim from it on your tax return exceed the income it provides. In other words, it's costing you money in that year, even with a tax break.
- Buying a negatively geared property is like buying a loss-making business. Make sure it's the right strategy for you before going ahead — evaluate the investment's likelihood of strong capital growth first, not just the tax breaks.
- Negative gearing has **substantial risks** — your investment's value may not grow sufficiently to cover your costs and give a good return.

Investing in residential property has obvious appeals — it can provide an income through rents, there's the potential for big capital gains when property markets boom, and for many people 'bricks and mortar' feel safer and more tangible than investments in shares or managed funds (we compare the performance of various investments in Table 2 on page 21).

However, with Australian property prices having soared recently, how can small investors get a piece of the action? Negative gearing is one strategy that's promoted — sometimes as a supposedly simple way to own and profit from residential property.

You're negatively geared when the tax-related cost of your investment exceeds the income (in this case rent) you receive. The net cost (loss) can be deducted from your income on your tax return, reducing your overall tax.

Although negative gearing is commonly associated with rental property, it can be used for other types of income-producing investment (for example, managed funds and shares). Sometimes it's presented as an easy solution. Here's what one property investment company's website claims: "It is through available tax incentives that investors are able to purchase property at very little cost to themselves and in many cases at virtually no cost to themselves. Simply put, the tax man and the rental income pays for your investment property."

But are these claims too good to be true and what does negative gearing really involve?

WHY SET OUT TO LOSE MONEY?

When you negatively gear, you're accepting losses for a while in the expectation that eventually your income will exceed your costs (so you'll be positively geared) and, more importantly, that your investment will increase in value so you can sell it for a capital gain in the future.

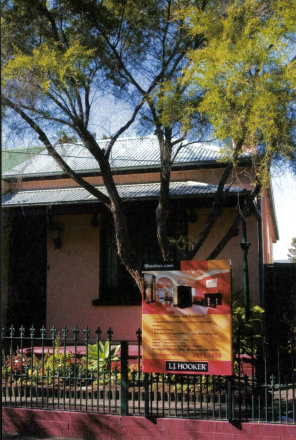
With direct property, investors hope to make money from:

- **Income:** when the rent you receive exceeds your expenses (mortgage interest, maintenance costs, agents' fees, etc).
- **Capital gains:** the property appreciates in value over time and you sell for a profit (reduced by capital gains tax (CGT) at your normal marginal income tax rate, which is reduced by half if you keep the property for at least a year).

Of course, most investors would like the best of both worlds: rents that cover all their expenses and provide extra income, and a property that increases in value, giving the option to sell for a capital gain later.

However, you can't always have your cake and eat it, particularly if property prices are high and rents are relatively low when you invest. Some properties may give a positive cash flow or a capital gain, but not both.

For example, a property in a regional centre might give you high rents (compared to the property's relatively low purchase price) but not increase much in value. A city unit might give you a low



WHAT YOU CAN CLAIM

The Australian Taxation Office (ATO) considers many rental expenses as allowable deductions, including:

- Advertising for tenants.
- Body corporate fees.
- Council rates.
- Cleaning.
- Insurance.
- Interest on loans (but not mortgage principal repayments).
- Land tax.
- Lease costs.
- Property agent's fees and commissions.
- Quantity surveyor's fees.
- Repairs and maintenance.
- Utility charges.

There are conditions with many of these deductions. For example, repair expenses you claim must relate directly to wear and tear or other damage resulting directly from renting out the property. Capital expenses (such as the replacement of a fence or stove, improvements, renovations and extensions) aren't deductible, though an annual depreciation amount relating to some may be. You may also be able to claim capital works deductions for some expenses if you become liable for CGT later — see www.ato.gov.au for more information.

NOW THE TRAPS ...

While some property investment companies (which may also be selling property) advocate the tax benefits of negative gearing, there are plenty of traps to be aware of.

- Property values may not rise, meaning you can't recoup your losses. There's no guarantee that the property growth of recent times will continue.
- You have to fund property expenses and repayments from other income.

PREPARING FOR RETIREMENT?

Negative gearing into property is sometimes promoted as a way to generate a retirement income (when you sell the property and make the hoped-for capital gain, which you can then invest). As this article makes clear, there are no guarantees — make sure you've considered and compared other options, particularly investments within the tax-sheltered superannuation system.

annual income (compared to your expenses and mortgage repayments), but good capital growth over time. In the latter case, if you're confident the property's value will grow significantly, you might use negative gearing and offset your losses against your income tax, especially if you're in a high tax bracket.

HOW IT WORKS

Using simple numbers, let's say John, who earns \$90,000 per year:

- Borrows \$450,000 to buy an investment property.
- Pays interest at 8% per year to the bank (interest-only loan), incurring a total interest cost in the first year of \$36,000.
- His net rental income for the year, after other expenses such as agents' fees, council rates, land tax, repairs, maintenance, building insurance and other allowable expenses, is \$15,000.

Because John's net income from the property (\$15,000) is less than his interest expenses (\$36,000), he has to find a way to meet the shortfall and pay the bank from his other income (probably his salary). But, in addition, negative gearing allows John to offset his net loss (\$21,000) against his income tax. Although investing in a negatively geared property leaves John with a lower overall net income for the year, the tax breaks from negative gearing mean his income tax bill is also lower. Table 1, right, sets this out as an overview.

TABLE 1: JOHN'S NEGATIVE GEARING EXAMPLE

	No investment property (\$)	With investment property (\$)
Salary (gross)	90,000	90,000
Net loss from property	Not applicable	21,000
Assessable income (A)	90,000	69,000
Tax payable (B)	25,200	17,085
Net income	64,800	51,915
Difference in annual tax paid		8115 less with negative gearing
Difference in take-home pay		12,885 worse off with negative gearing

(A) For simplicity we assume John has no other allowable tax deductions.

(B) Calculated using 2006–7 income tax rates including the Medicare levy.

CAN YOU HELP?

We're investigating sales practices in the real estate industry and are interested in your experiences. Please send an email to property@choice.com.au.

■ Taxes or laws may change. For example, the May 2006 Federal Budget changed the top income tax bracket from \$95,000 to \$150,000, meaning that fewer property investors will be able to claim tax deductions at the top marginal rate. This, as well as a reduction in the top rate from 47% to 45% (the second tier reduces from 42% to 40%), further reduces the tax benefits of negative gearing. On the plus side, income tax cuts leave property investors (and others) with more after-tax income and a reduction in their Capital Gains Tax rate if they sell.

OUR VERDICT

■ Negative gearing is most advantageous to those paying income tax at the top rate (the Treasurer says that from 1 July 2006 this will be less than 2% of taxpayers) and with a steady income. Their long-term objective is to convert income into a capital gain that's taxed at a lower rate.

■ For most people, negative gearing is a risky strategy, not to be entered into lightly. It's only sustainable if you have enough income from other sources to cover your loan repayments and other expenses. Risks can increase considerably if property prices don't rise enough to cover your losses. And while negative gearing can reduce your income tax while you own the

investment property, you'll have to pay capital gains tax if you make a profit when you sell.

■ You should consider income protection insurance, to cover you against an unforeseen loss of earnings (premiums are generally tax deductible, depending on your circumstances). If you can't maintain mortgage repayments you could lose the property.

■ Investing in property has drawbacks compared to things like shares and managed funds — for example, it requires a bigger outlay, it's harder to sell your investment and investing in a single property concentrates your risk.

■ Positive gearing (where you make net gains and pay extra tax) may be the best strategy for most direct property investors. The risks are lower and any capital gain benefits are the same.

■ Finally, make your decision based on the quality of the investment, not the tax breaks. Make sure the property you're considering is fairly priced, and consider getting independent licensed financial advice about suggested investment and tax strategies before proceeding. Don't rely on a property company's forecasts — if it's also trying to sell you property, its advice, which isn't regulated in the same way, or subject to the same rules as advice about other investments, can't be considered independent. ■

"Negative gearing sales job"

Bob and Kaye bought residential investment properties some years ago, through a company that advocated negative gearing for tax savings and capital gains.

"We were flown to Brisbane at a very cheap fare, met at the 'Golden Wing' at the airport and taken to the company's office," Bob says. "A consultant gave us an analysis and projections of the benefits of owning rental property, mainly based on tax savings and capital gains. It essentially promised high rewards, limited risk and little effort. The salesman's major selling point was reduction of taxation through negative gearing."

Bob and Kaye were taken to see town house complexes in two locations. Bob's suspicions about the value of one of the properties were aroused when he read the valuer's report, which the company provided. "The report concluded that the property was 'of the type that has been successfully marketed to the residential negative gearing market rather than local owner occupiers'."

After some pressure and despite the warning signs, Bob and Kaye agreed to buy a property in each of the locations they were shown. "We were next hustled to a lawyer chosen by the company, but supposedly acting on our behalf, to sign the contract documents. Next, bank loans were arranged, again through the company."

According to Bob, over the next three years it became apparent that one of the properties had been worth far less than they paid for it, with similar houses in the same area selling for less. Revaluations after



three years showed it was worth \$25,000 less than they'd paid, while the second property had shown a small increase in value.

Bob says he decided they had been targeted by 'two-tier marketing' — a sales practice where out-of-town investors are sold property at higher prices than locals would pay.

Fortunately both properties have been occupied by tenants for most of the time, with rents growing regularly. But more importantly, Brisbane's subsequent property boom has helped make up for the above-market prices Bob and Kaye think they paid.

Investors who pay over the odds and negatively gear into a slower property market (or who sell before a boom) mightn't be so lucky.



TABLE 2: INVESTMENT GROWTH TO END 2005

Returns / growth	10 years (% pa)	5 years (% pa)	3 years (% pa)	1 year (%)
Australian bonds (A)	7.4	6.0	5.3	5.8
Australian shares (B)	12.3	12.7	21.7	22.8
Small company shares (C)	9.9	13.1	26.1	19.6
Property trusts (D)	14.6	15.7	17.3	12.5
International shares (E)	7.1	-3.6	8.4	16.8
International bonds (F)	8.2	8.4	7.4	6.8

Growth of median house prices to December 2005 (G)

Adelaide	9.8	15.1	13.3	2.6
Brisbane	9.0	16.1	15.3	1.6
Canberra	9.0	14.5	14.4	5.1
Darwin	7.4	12.8	16.4	26.2
Hobart	9.7	19.2	23.4	4.3
Melbourne	9.7	6.8	3.8	1.4
Perth	9.8	15.5	18.7	18.2
Sydney	(H)	9.0	2.1	-5.1

Our calculations for property trusts, shares, small companies and bonds are based on data provided by Morningstar, for the period ended 31 December 2005.

The house price figures don't include rents received from investment properties, just the growth in value. Figures for other investment returns include income received — for example dividends for shares — which is assumed to be reinvested.

(A) UBS Composite 0+ years Index.

(B) S&P/ASX 200 Accumulation Index.

(C) S&P/ASX Small Ordinaries Accumulation Index.

(D) S&P/ASX 300 Property Trusts Accumulation Index.

(E) MSCI World ex-Australia Net Dividends reinvested Index.

(F) Lehman Brothers Global Aggregate Index Hedged.

(G) Our calculations for median house price increases are based on Real Estate Institute of Australia data, for the period ended 31 December 2005. For more, see How property compares, right.

(H) Comparable 10-year data not available.

Depreciation claims

One of the many tax deductions property investors can make is for wear and tear — on both the building and what's inside it.

However, a word of warning: according to the Tax Institute of Australia, depreciation claims are a common source of dispute between the Australian Taxation Office and investors, and you may be asked to provide written justification for your depreciation claims. For more information about what you can claim, contact the ATO (www.ato.gov.au).

How property compares

Table 2 compares investment returns over the 10 years to 31 December 2005 with the growth of median house prices in capital cities over the same period, using data from the Real Estate Institute of Australia (REIA). To compare the growth of houses with other investments on a like-for-like basis, we converted overall median house price changes to an annual compound percentage rate. For example, in the 10 years to December 2005, median house prices in Adelaide, Melbourne and Perth increased by around 153%; converted to an annual compounding rate of growth, that's around 9.7–9.8% per annum. Ten-year growth figures for Sydney weren't available, but over five years, median prices grew by 53%; that's around 9% (compound growth) per annum. In fact, according to REIA data, median house prices in all capital cities more than doubled in the decade ending December 2005.

As the table shows, the best-performing investment we compared for the 10-year period was property — but not direct investment in residential property. Listed property trusts (LPTs) returned an annual average of 14.6% over the decade. These investments, which can be bought and sold on the Australian Stock Exchange through a stockbroker, allow you to put your money into companies that invest in commercial properties. Compared to direct property, LPTs offer more liquidity (you can sell the investment faster if you need to), lower transaction costs, more diversification (all your money isn't stuck in one investment) and require less money to get started.

However, a word of caution is needed. Past performance figures don't indicate what'll happen in the future. Whether Australian property or shares continue their impressive growth rate over the next decade is highly uncertain. When comparing these returns, remember 10 years is a relatively short timeframe for investments; since 1995 we've seen a property bubble and a share market boom. The last decade may give you an over-optimistic impression of how investments and house prices may change.

Anything bugging you?

Are the 'friendly bacteria' in probiotic yoghurts and drinks good for your health — or is the hype ahead of the science?



IN A NUTSHELL

■ Many experts are convinced that eating live 'friendly' bacteria can be good for your health. But the so-called probiotic products on the market don't necessarily have enough of the right bacteria.

■ The scientific evidence is limited to a few specific strains of bacteria that are tough enough to survive passing through your gut.

Yoghurts, drinks and other products containing large numbers of live 'friendly' bacteria are promoted as the be-all and end-all of good digestion: "Rich in a unique blend of 3 Active Cultures which can help maintain inner digestive health and aid overall wellbeing", one label claims. "Helps maintain your body's natural balance", declares another. And you'll see claims that these products can:

- Boost your immune system.
- Inhibit the growth of disease-causing bacteria.
- Help treat food allergies.
- Help prevent traveller's diarrhoea and the diarrhoea associated with taking antibiotics.
- Lower your blood cholesterol levels.
- Even treat acne.

But the hype is well ahead of the science. While there's plenty of evidence that friendly bacteria can be good for your health in principle, there's little evidence for most of these more specific claims.

INSIDE KNOWLEDGE

Your gut is home to millions of bacteria and the theory behind probiotics is that it's essential to good health that these remain predominantly friendly ones — not pathogenic bacteria that can cause disease. Most of the bacteria in your gut are friendly lactobacilli and bifidobacteria that break down tough

fibres and other hard-to-digest food components. But your gut also harbours a few harmful bacteria, such as clostridia.

Stress, poor diet, alcohol, age, infection or antibiotics can upset the ecological balance and allow harmful bacteria to take over and flood your system with toxic chemicals. We're also exposed to harmful bacteria from contaminated food or water, and unless there are enough friendly bacteria to keep them at bay, the harmful bacteria can take hold — with the unpleasant consequences we all experience from time to time. Probiotics can work by tipping the balance back in favour of the good guys.

However, a lot of studies investigating more specific functions of probiotics haven't been well designed and have ended up with contradictory results. For example:

- A handful of clinical trials has shown that friendly bacteria can help in the prevention and treatment of diarrhoea (including traveller's diarrhoea), but others have been inconclusive.
- Some studies indicate that probiotics might stimulate the immune system. (For example, babies given yoghurt containing *Lactobacillus rhamnosus* daily were less prone to allergic reactions such as eczema. However, few have shown changes that are beneficial to health.)

NUMBERS GAME

While there's sound scientific evidence that eating some species of live probiotic bacteria (such as lactobacilli and bifidobacteria) can be good for us, the evidence is limited to specific strains (such as *Lactobacillus rhamnosus* GG strain) and specific groups of people (such as babies).

In addition, most bacteria are killed as they pass through your digestive system, so if probiotics are to do you any good, the bacteria must be tough enough to survive. Studies in the UK have found that not all strains of bacteria used in probiotic products survive through the entire digestive system. Bacteria can have as many strains as there are breeds of dog, but few of them have the ability to survive for long enough to do you any good (for more see Q&A, right).

Another requirement is that there should be enough of the live bacteria in the product to start with. Experts think we need to eat 100 to 1000 million live probiotic bacteria a day for a consistent benefit. (Because probiotics don't permanently colonise your gut you have to eat them regularly for any health-promoting properties to persist.) For yoghurts and drinks, the general rule of thumb is that there should be at least one million live bacteria per gram.

So can you be sure that the products you buy have enough of the right strains of bacteria? Some UK studies found that many products on the market there had too few live bacteria to start with to be effective.

Some products tell you on the label which strains of bacteria they contain, but most don't. And most don't tell you how many live bacteria they contain. Without this information you can't tell if the product's likely to do you any good or not.

Under the Food Standards Code, probiotic yoghurts and drinks must contain at least one million live bacteria per gram, but there are no universally recognised methods for measuring the numbers of live bacteria. Food manufacturers and suppliers of probiotic cultures have their own in-house methods that they use for quality control, but these haven't always been subjected to fully rigorous scientific evaluation.

When CHOICE tested some leading brands of probiotic yoghurts and drinks in February 2005 (12 products in all, bought off the shelf as consumers would) using methods published in peer-reviewed scientific journals, only four products appeared to have more than one million live bacteria per gram of the species claimed on the label.

OUR VERDICT

CHOICE would like to see consumers better protected by:

- The introduction of industry-wide standard test methods for numbers of bacteria in probiotic products.
- More informative labelling, with labels stating both the species and strains of the bacteria in the product, and giving the minimum numbers of each per gram or capsule.
- Tighter controls on these products and the claims they can make about health benefits.

Finally, you don't need to eat or drink probiotic products at all to keep a healthy balance in your gut most of the time. Just eat a variety of healthy foods with plenty of fibre, such as fruit and vegetables, legumes (peas, beans, lentils), wholegrain breads and cereals.

WHAT'S OUT THERE?

Probiotics come in many different forms. Most supermarkets have probiotic yoghurts and fermented milk drinks; healthfood stores and pharmacies often have probiotic powders and capsules (some of which claim to be suitable for infants and small children). In Europe you might find probiotic sausages and in the US even probiotic ice cream.

Q&A

Q: How long do they keep?

A: On average yoghurts had about three weeks to go before their best-before or use-by date when we bought them from supermarkets in Sydney; probiotic drinks had four weeks. Powders and capsules (from healthfood stores) may last more than a year.

But the number of live bacteria inevitably drops off with time, so if you want to give these products a go, always check the use-by date. Pick samples with the most time left — and don't store them for too long in the fridge at home before using them.

Q: If I'm on antibiotics, should I also take probiotics?

A: Antibiotics wipe out all types of micro-organism in your gut, good and bad, and it's thought that probiotics can help to build them up again. Some studies have shown that probiotics taken at the same time as the antibiotic can reduce your chances of diarrhoea. It's worth a try.

Q: Are probiotics safe?

A: The experts generally believe they're safe. A few cases of infection have been thought to be associated with someone having taken probiotics, but it's not been proved, and the people in question have always had some other health problem.

One potential problem is that many probiotic strains have genes that allow them to resist antibiotics, which they might pass on to harmful bacteria.

Q: What are prebiotics?

A: These are an alternative way of changing the levels of the different types of bacteria in your gut. They're food supplements that encourage growth of the friendly bacteria already in your gut. One you'll often see in the ingredients list on food labels is inulin. Classified as dietary fibre, it's extracted from chicory. Studies have shown that it promotes the growth of bifidobacteria. But you don't really need special supplements; foods themselves can be prebiotics (see *Our verdict*, above).

Top internet savings accounts

Traditionally, to get the highest savings rate from a bank you'd need to commit your money to a term deposit, but that was before the best online savings accounts started paying just as much. Most banks and a range of credit unions offer competitive rates for online savers, generally paying far better interest than their typical transaction and savings accounts.

Internet savings accounts, with some exceptions, aren't a replacement for your everyday bank account (most don't have ATM access, Bpay facilities and so on). The idea is you link your existing transaction account (which in some cases has to be with the same institution and may have account fees) to the online saver, transferring money between the accounts whenever you like. Internet transfers are usually free, although it can take a day or more to transfer money back to your linked account.

The table shows accounts paying at least 5.4% pa for a \$1000 balance (we haven't included standard savings accounts or credit unions that have restricted membership rules, though some of them have competitive rates). **BANKWEST'S TeleNet Saver** currently pays the best rate for new customers: 6.40% for 12 months, after which you revert to the standard rate (currently 5.75%). **AMP'S Easysaver** has the next best intro rate — 6.30% pa, paid for six months, which includes a 0.75% bonus. **ELDERS RURAL BANK** has the highest standard rate, and offers some additional flexibility, allowing Bpay, direct debits and internet transfers to any other account, not just a linked or nominated account.

INTERNET SAVINGS ACCOUNTS (in order of interest rate for \$1000 balance)

Institution / account	Interest (%)*	ATM access	Bpay	Direct credits	Direct debits	EFPOS	Phone transactions (automated)	Phone transactions (operator-assisted)	Website
BANKWEST DIRECT TeleNet Saver	6.40 / 5.75 (D)			✓			✓	✓	bankwest.com.au
AMP BANKING Easysaver	6.30 / 5.55 (E)			✓ (G)	✓ (G)		✓ (G)	✓ (G)	ampbanking.com.au
ELDERS RURAL BANK ERBonline Savings	5.90		✓	✓	✓		✓	✓	erbonline.com.au
CAPRICORNIA CU Saver \$29 (A)	5.85		✓	✓	✓		✓		capricorniacu.com.au
CITIBANK Plus (B)	5.75 (B)	✓		✓	✓	✓		✓	citibank.com.au
MALENY & DISTRICT COMMUNITY CU E-Saver	5.75			✓	✓				malenyqu.com.au
HSBC Serious Saver (C)	5.70 (C)						✓	✓	hsbc.com.au
EASY STREET FINANCIAL SERVICES Easy Savings	5.65			✓	✓				easystreet.com.au
NAB iSaver	5.65			✓			✓	✓	nab.com.au
QUEENSLAND PROFESSIONAL CU Netsaver \$50	5.60						✓	✓	qlprofcu.com.au
BANK SA Express Saver	5.55			✓			✓	✓	banksa.com.au
ST GEORGE DRAGONDIRECT Directsaver	5.55			✓			✓	✓	dragondirect.com.au
ING DIRECT Savings Maximiser	5.40			✓			✓	✓	ingdirect.com.au
SUNCORP Everyday Options Sub-account	5.40-5.55 (F)		✓	✓	✓		✓	✓	suncorp.com.au

Source: Interest rates from Connex, 24 May 2006; latest rates at www.choice.com.au. Other information confirmed with institutions.

CU Credit union.

* All accounts calculate interest daily (at the rate shown) and pay/compound interest monthly.

✓ Facility available. Most online savings accounts don't have branch access or a cheque facility. Some require that you have a linked transaction account with the same institution, which may have a monthly account fee.

(A) \$5 per month account-keeping fee if the balance is under \$5000.

(B) To get the 5.75% rate you must open a Citibank transaction account (\$5 account fee per month).

(C) Interest is only paid in months when you don't make any withdrawals.

(D) 6.40% variable 12-month introductory rate for new customers; standard rate currently 5.75%.

(E) Rate of 6.30% includes 0.75% bonus currently paid to new customers for the first six months.

(F) 5.55% for customers outside Queensland; 5.4% for customers in Queensland. You must have a linked Suncorp transaction account.

(G) To nominated account only.

What money reports would you like in CHOICE?

We're keen to hear your suggestions for money articles you'd like to see in CHOICE. If you've got an idea or have had an interesting experience you'd like to tell us about, please send an email to money@choice.com.au, a fax to The Money Team, (02) 9577 3377 or write to The Money Team, CHOICE, 57 Carrington Road, Marrickville 2204. Thanks for your help.



Navigation systems for cars promise to guide you stress-free to almost anywhere in Australia. How good are they?

Relaxed driving?



Left. LEFT! You should have turned LEFT, idiot — I mean, RIGHT!" How many happy relationships have been destroyed when it came to navigating a car to an unknown destination, equipped with only a partner and a street directory? When left brain lobes collided with short tempers in a display of human behaviour from the dark side?

"Prepare to turn right in 100 metres," says a calm, pleasant voice, and a little later "Turn right now", while the street directory is collecting dust in the glovebox and your partner's happily asleep. Could in-car navigation systems reduce our divorce rates?

Our test of five portable models can't answer that question. But if you think a car navigation system can save your relationship, we can at least tell you which model to choose.

WHAT DO THEY DO?

A car navigation system consists of:

- A Global Positioning System (GPS) receiver that picks up satellite signals which allow it to determine your exact position (see *What's GPS?*, page 26, for details).
- A map database (all the tested models have maps for most of Australia on a memory card). This includes a large number of 'points of interest', such as schools, police stations, car parks, petrol stations and hospitals.

Currently, all car navigation systems available in Australia use the same mapping data. So the difference between models is how they let you use and display the data.

- A computer processor to calculate routes, distances and times.
- A screen displaying maps and route instructions.
- A loudspeaker for verbal instructions.

You enter into the system where you want to go. Using the map data, it then plots a route, calculates the travel distance and estimated time of arrival, and displays the route on a map. You can usually choose between the fastest or the shortest route — which aren't necessarily the same — or specifically exclude toll roads or highways

Using satellite signals, it keeps track of your position and guides you along the plotted route with travel instructions on the display and verbally with a computer-generated voice.

The portable units in our test sit in a cradle with a suction cap that can be attached to the windscreen.

IN A NUTSHELL

- **On test:** Five systems between \$799 and \$1199. We found big differences in performance, and some general limitations.
- **Before you buy one,** think about how often you usually have to use a street directory or map when driving, and whether it's worth spending hundreds of dollars for those occasions.

WHAT TO BUY

TOMTOM One	TEST BUY	\$799
GARMIN StreetPilot c320		\$889

Due to its very good night screen, the **GARMIN** is the better pick if you do a lot of night driving.

ANGEL WITH CLIPPED WINGS

The first sample of the **ROAD ANGEL** we bought turned out to have been used, so we returned it. The second sample didn't work properly, and eventually didn't start any more. The support centre supplied us with a replacement memory card, which fixed the problem.

Road Angel told us the problem was due to an unreliable batch of memory cards. If you have trouble with your **ROAD ANGEL Navigator**, call 1300 850 180.

They plug into the cigarette lighter, but also have a battery that provides a few hours of operation.

They're installed within moments, and can therefore easily be moved from car to car. The tested models cost between \$800 and \$1200, which is much cheaper than the fully integrated systems that come as optional equipment on some (usually upmarket) cars.

However, integrated systems are usually connected to the car's electronics, and can overcome some of the limitations of portable units. For example, they can use speed information to keep calculating your position when there's no satellite signal (for example, in a tunnel; see *More results*, far right, for more).

EQUAL THEY'RE NOT

All the tested models use the same Australian mapping data, and work with the same satellite signals. However, the software each brand uses to let you turn all this into information that guides you from A to B varies, and we found significant quality differences.

■ **In-car performance:** We tested them in the Sydney CBD, through suburbs across the city, and on a NSW country route. They didn't start well — none of them recognised CHOICE's address in Marrickville, which is a flaw of the mapping data rather than the systems. We also bench-tested them with routes in other states (see *More results*).

The **TOMTOM** and **GARMIN** calculated the most accurate travel distances and estimated times of arrival.

■ **Ease of use:** The **GARMIN** and **TOMTOM** are a lot easier to use overall than the other models — see the profiles, pages 28 and 29, for details.

■ **Road safety:** Traffic rules obviously override any instruction the friendly voice may give you, so if it asks you to turn the wrong way into a one-way street, don't do it. The unit will recalculate the route once it realises you missed the turn.

We rated each model's warnings and safety instructions, and any restrictions on operating it while driving.

Fiddling with your navigation system while you're driving poses obvious dangers. The **GARMIN** defaults to safe mode when the car's in motion, which means you can't operate it. However, the mode can be turned off so that a passenger can. The **MIO** has a safe mode, but not by default; the other three models don't have it (though the **NAVMAN** has an on-screen warning when the main menu is accessed while the car is in motion).

The **ROAD ANGEL** comes with its own set of road safety warnings (brought to you by the voice of Peter Brock). For example, it warns you when approaching school zones or railway crossings, or to take a break on long drives. While this sounds useful, it didn't work reliably in our tests: for example, on

What's GPS?

GPS stands for Global Positioning System. It was developed by the US military, but is available free of charge to the general public. It has many commercial uses, from land, sea and air navigation to land surveying and map-making.

GPS consists of 24 satellites that orbit Earth exactly twice a day at an altitude of about 20,200 km. The orbits are aligned so that at least four satellites are 'visible' at any time from most places on Earth.

The satellites carry highly accurate atomic clocks and constantly send coded time signals to Earth. A GPS receiver can read these signals and use the time delay between the send and receive times to calculate its distance from the satellite.

A receiver uses a method called three-dimensional trilateration to then calculate its position on Earth:

■ It calculates the distances to four of the satellites.

■ Each calculated distance is the radius of a sphere around each satellite. The four spheres intersect at exactly one point — the receiver's location.

Theoretically, three satellite signals are enough: while three spheres intersect at two points, only one of them is likely to be on Earth.

But if your GPS receiver doesn't get a signal from at least three satellites (for example, if you're in a tunnel, or in a city centre where the signals may be blocked by high-rise buildings), it can't calculate your position.

How accurate?

Normal GPS can be up to about 20 m out: the satellites' signal may be slowed down by the atmosphere, the signals may bounce off high-rise buildings or other structures, or the receiver itself may have its limitations (quality of the antenna, etc).

More expensive GPS receivers can correct at least for atmospheric inaccuracies by using Differential GPS (DGPS) — a network of stationary GPS receivers that constantly compare their known position with the position calculated from satellite signals. They can then calculate a correction factor, which is sent to DGPS-capable receivers in the area. DGPS increases accuracy to a few metres.

More info

If you want to read more about GPS:

■ Go to www.wikipedia.org and search for 'GPS'.

■ The Victorian Department of Sustainability and Environment has produced the 20-page guide *GPS — a guide for users*. You can download the booklet free on www.land.vic.gov.au (then scroll to the bottom of the page for the link).

one occasion Brocky asked our test driver to take a break after about 10 minutes, and the school zone warnings were erratic.

MORE RESULTS

- No satellite signal, no guidance. Car navigation doesn't work when you're in an underground car park or tunnel. And even high-rise buildings in a CBD can block the view of the sky to an extent that leaves navigation systems lost or at least handicapped. For example, none of the tested models was able to find the exact Sydney CBD street numbers we wanted.
- The systems can only be as good as the mapping data allows. None of them recognised CHOICE's street address. And when we let the units plot routes in other states, a number of our randomly selected start and end points weren't recognised either (especially in rural areas) — a fact even some manufacturers acknowledge.
- Don't blindly trust your navigation system. For example, the MIO calculated a 124 km route from Lucas Heights to Coalcliff in NSW (the direct route is about 30 km). In particular, you can't rely on the voice instructions alone — there were a few occasions where the MIO and ROAD ANGEL gave



wrong voice instructions, but showed the correct instructions on the display. And there may be traffic situations that are simply too tricky to handle for a navigation system — for example, none of the voice instructions could keep up with some fancy lane-change manoeuvres we had to do on Sydney's Warringah Freeway.

- Only the TOMTOM and ROAD ANGEL have a 'walking' option that lets you plot a pedestrian route ignoring one-way streets or using walkways through parks, for example. However, neither is suitable for guiding you on bushwalks.

What to look for

- **Do you need one?** Before you buy a car navigation system, consider how often you usually have to use a street directory or map, and whether it justifies spending hundreds of dollars.
- **Data entry:** Check how easy it is to enter addresses and routing preferences.
- **Display:** This should be large and glare-free, and show the information you want to see — such as a two- or three-dimensional map view, distance to the next turn, current street name, time of arrival, and distance to destination.
- **Installation and portability:** Check how easy the system is to install, but also how easy it is to remove and carry — you're likely to take it with you when you park the car somewhere, as it could be an attractive target for thieves if you leave it on view.

Features (almost) all have

- Li-ion battery.
- SD memory card slot.
- Sensis/Whereis Australian map data (to street number level) and points of interest

- provided on an SD memory card. You can get updated data as it becomes available (currently once a year): **GARMIN** — \$165; **MIO** — currently free of charge; **NAVMAN** — \$179; **ROAD ANGEL** — \$249; **TOMTOM** — \$139.
- You can buy map data for other countries, except for the **MIO**: **GARMIN** — Europe, NZ, USA (prices vary); **NAVMAN** — North America and Western Europe (\$349 each), NZ (\$329); **ROAD ANGEL** — Western Europe and UK (\$449); **TOMTOM** — West and central Europe (\$299) and North America (\$299).
- Display resolution of 320 x 240 pixels.
- USB PC connection.
- Touchscreen.
- Allow you to store your home address.
- Allow you to select a location on the displayed map.
- Option to calculate fastest or shortest route.
- Option to exclude highways (except the **ROAD ANGEL**) and toll roads.
- Display speed, distance to destination (except the **GARMIN**), and estimated time of arrival. (The **NAVMAN** can only display one at a time.)

- Display street name (except the **ROAD ANGEL**) and distance to the next turn.
- Option of two- or three-dimensional map display.
- Volume control for voice instructions.
- Points of interest: schools, police stations, car parks, fast-food outlets, post offices, petrol stations, airports, railway stations, hospitals.
- Option to search for a point of interest.

Features in the table

- **Walking option:** You can make the system plot a route for pedestrians — for example, ignoring one-way streets, or using walkways through parks.
- **Languages:** You can select a number of other languages for the display and voice instructions (such as French, Spanish, German, Italian, Swedish, Danish and Dutch).
- **Fuzzy look-up:** If the system can't find the street name in the suburb you've entered, it'll search for it in neighbouring suburbs.

TEST: Portable car navigation systems

Brand / model (in rank order)	PERFORMANCE					5 FEATURES			SPECIFICATIONS		
	1 Overall score (%)	2 In-car performance score (%)	3 Ease of use score (%)	4 Road safety score (%)	Claimed battery life (h)	Walking option	Languages	Fuzzy look-up	Dimensions (H x W x D, mm)*	Weight (g)**	Warranty (years)
TOMTOM One (A)	77	81	78	55	2	✓	✓	✓	87 x 106 x 25	258	2
GARMIN StreetPilot c320	76	71	83	70	8		✓		70 x 110 x 70	256	1
NAVMAN ICN 520 (A)	63	67	55	73	4		✓	✓	70 x 120 x 25	166	1
MIO 268	57	57	57	60	2.5				77 x 136 x 27	224	1
ROAD ANGEL Navigator	51	57	42	58	4.5	✓		✓	86 x 120 x 30	204	1

* Depth is measured with the antenna folded against the body if applicable.

** Including batteries.

† Recommended retail, as provided by manufacturers in May 2006.

(A) To be discontinued mid 2006.

Profiles

The tested models are profiled in rank order.



TOMTOM ONE

Price: \$799

BEST BUY

GOOD POINTS

- By far the best in-car performance. In particular, best in tunnels and the CBD.
- Easy to use: easy to install, easy to operate, best screen in daylight, good verbal instructions, good sound quality.
- The volume of the voice instructions adapts to the car's speed.
- Has Bluetooth, which means it can communicate with Bluetooth-enabled mobile phones, computers and other devices.

BAD POINTS

- Doesn't give as many verbal instructions as some of the other tested models.
- Lowest road safety score.
- Lowest claimed battery life (which only matters if you're using it away from the car; in the car it runs off the car battery).
- Doesn't come with a printed manual.
- Comparatively heavy.
- Problem with the Melbourne bench test: suggested we use a non-vehicle trail.



GARMIN STREETPILOT C320

Price: \$889

GOOD POINTS

- Good in-car performance.
- The easiest to use: very easy installation, easy to operate, very good data display, best night display, good manual.
- Best verbal instructions and sound quality.
- Longest claimed battery life.
- Good road safety score.

BAD POINTS

- Very reflective screen (bad in daylight).
- The bulkiest shape of the tested models, and comparatively heavy.
- Directed us into Sydney's Cross City Tunnel despite a 'no toll roads' setting.



NAVMAN ICN 520

Price: \$999

GOOD POINTS

- Best road safety score.
- The lightest and smallest in the test.
- Very good printed manual.

BAD POINTS

- Not as easy to use as the top two: very reflective screen, advance route planning much more difficult than with others, comparatively poor sound quality.
- Takes longer than the other tested models to plan a route.

Website	Price (\$)
www.tomtom.com	799
www.garmin.com	889
www.navman.com	999
www.mio-tech.com.au	899
www.roadangel.com.au	1199

1 Overall score

- This is a combination of:
- In-car performance: 50%
 - Ease of use: 40%
 - Road safety: 10%

2 In-car performance

We assessed the quality of the map data, the accuracy of the calculated routes and times, and the quality and accuracy of the GPS system during a number of drives in and around Sydney.

3 Ease of use

- We assessed the:
- Instruction manual.
 - Ease of installation.
 - Ease of operation.
 - Intelligibility of verbal instructions.
 - Clarity of the display.
 - Quality of the displayed data.

4 Road safety

We checked for instructions and warnings

regarding the use of the system (for example, that traffic signs and rules overrule the unit's instructions), and whether and how it can be operated while driving.

5 Features

See *What to look for*, page 27, for an explanation of these.



MIO 268

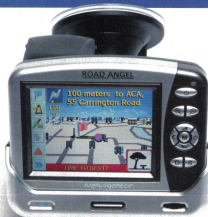
Price: \$899

GOOD POINTS

- Can be synchronised with a Microsoft Outlook address book, using optional Miosync software.
- Plays MP3 files.

BAD POINTS

- Not as easy to use as the top two: very reflective screen (bad in daylight), no printed manual and the electronic manual has numerous incorrect cross-references, vibrated badly in its mount, data is displayed in a small, hard-to-read typeface, comparatively poor sound quality.
- Equal worst in-car performance.
- On two occasions, the map display conflicted with the verbal instructions (the verbal instructions were wrong).
- Problem with the South Australia bench test: unable to plan a route to Kangaroo Island, possibly because it didn't recognise the ferry connection.



ROAD ANGEL NAVIGATOR

Price: \$1199

GOOD POINTS

- Has its own road safety warnings and lets you store your own additional warning locations.

BAD POINTS

- Equal worst in-car performance: the worst performer in tunnels and the CBD.
- By far the most difficult to use: the screen is reflective and not bright enough, the supplied anti-glare protector reduces reflections but also the contrast, it has the worst mounting (vibrates a lot), no printed manual, and the docking station has a very bright LED that's distracting at night.
- Directed us into Sydney's Cross City Tunnel despite a "no toll roads" setting.
- On one occasion, the map display conflicted with the verbal instructions (the verbal instructions were wrong).
- Problem with the South Australia bench test: unable to plan a route to Kangaroo Island, possibly because it didn't recognise the ferry connection.



The navigation system constantly tracks your position and displays the distance to the next turn (top five photos). Once you've taken a turn, it shows you the next one (bottom photo).

WALL TO WALL CHOICES

The basics of buying a wall-to-wall carpet.



IN A NUTSHELL

■ No one fibre or style is better than another overall; what's best for you depends on where the carpet will be, who will be using it, how much traffic it will get, and the size of your budget.

■ Good-quality nylon can now mimic the luxurious look of wool, with the addition of stain resistance.

■ Don't buy a new carpet without also buying new underlay.

“*It's much easier for me to make major life, multi-million dollar decisions, than it is to decide on a carpet for my front porch. That's the truth.”*

Oprah Winfrey.

Oprah isn't the only one to find choosing a carpet a major decorating headache. Deciding whether your carpet is going to be a neutral background for the furnishings or the focal point of the room, not to mention the ever-expanding array of styles and fibres, can make for a costly mistake if you don't choose wisely. Here's a few hints on what to look for before you take the plunge.

CARPET FIBRES

No one carpet fibre is inherently 'better' than any other. Each fibre comes in a variety of qualities and price ranges. For example, one retailer we spoke to said a nylon carpet can range from \$80 up to \$300 per broadloom metre and wool carpets from \$135 to \$500 — and much higher for some imported lines. The most important point is to choose a fibre to suit your lifestyle and budget.

Density is an important factor in assessing the quality of different carpets — generally, the denser it is, the better. Density refers to the amount of pile yarn in the carpet and how close the tufts are to one another. You can check the density by bending the carpet sample in a U shape with the tufts facing out. The less carpet backing you see, the more dense the carpet.

To help you there are usually carpet classification scheme labels on the back of carpet samples, giving information on their durability and suitability for different locations (see *Carpet classifications*, page 32).

Nylon

For years the shiny, cheap look of nylon carpets made them the poor cousin to pure wool, but things have changed. Improvements over the past decade have seen many of the better-quality nylons mimic the luxurious look of wool, with added stain resistance. Most nylon carpets are now also treated to reduce static.

The biggest advance in the nylon carpet market in recent years has been the expansion of solution-dyed nylon. Long used in commercial settings, improvements in appearance over the last decade have seen it become increasingly popular in the residential market.

In solution-dyed carpets colour is added to the fibre during production, rather than applied to the surface afterwards, meaning it's more colourfast

GENE MOSS

against cleaning and sunlight. It's very stain-resistant, but stubborn spots can be removed with bleach-based solutions without damaging the carpet's colour.

The range is still fairly limited but increasing all the time. It's particularly recommended in high-traffic areas for families with children and/or pets.

Wool

Wool carpets remain a favourite for their warmth, luxurious feel and durability. Unlike nylon, wool can't be treated for stain resistance, though it does have some natural resistance to soiling. But it's less suitable in some domestic situations and more important to attend to spills quickly to prevent staining.

Despite popular belief, wool isn't necessarily more expensive than nylon, with price depending on the quality and construction of the carpet. But the experts we spoke to agreed that cheap wool carpets should be avoided as the poorer-quality wool yarns are likely to pill. As one retailer said: "Nothing looks better than a good-quality wool carpet and nothing worse than a poor one."

Polypropylene

Polypropylene is generally a cheaper option than nylon or wool. Like nylon, it's colourfast, stain-resistant and durable, but has a rougher feel than other carpets. It's also more likely to show up marks than some other fibres. It's recommended for rentals and workspaces in garages or for those on a budget, and looks better in loop pile rather than cut pile styles (see below).

Blends

Wool/nylon blends can be variable. The luxurious Axminster and Wilton carpets use an 80/20 wool/nylon blend, which has the same quality and durability as pure wool. These carpets are known as 'woven' because the individual threads are woven into the backing, rather than stitched as with the regular 'tufted' carpets. This makes them extremely durable.

On the other hand a 50/50 wool/nylon blend is generally not recommended. It can be difficult to clean, as stain resistance can't be added to the nylon when it's blended. These blends also tend to use poorer-quality wool yarn that will pill.

STYLES

There are three basic carpet styles — loop pile, cut pile, and a combination of the two.

Loop pile

These carpets are made up of individual strands of yarn pulled through the carpet backing to create a small loop. Loops can be all the same height (level loop pile) or two or three different heights (multi-level or modulated loop pile), to create a pattern. Carpets with short, level loop pile are suited to high-traffic areas and are comparatively easy to maintain. Multi-level loop pile gives a more textured appearance and is becoming increasingly popular.

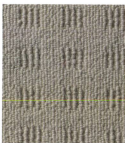
Loop pile tends to give a more casual look and is less susceptible to footprint marks and shading (the appearance of irregular light and dark areas) than cut-pile carpets.

PRICING

Carpet is usually priced by the broadloom metre, which is 3.66 square metres. Remember to convert to square metres when comparing carpet prices to other floor coverings, such as tiles or timber.



Level Loop Pile



Multi Level Loop Pile



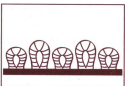
Plush Pile



Twist Pile



Level Cut & Loop Pile





“Not as easy as we expected”

Chantal and Paul Scarcella recently purchased a heavy-duty, solution-dyed nylon twist carpet for their new home. Price was important, but with a new kitten in the house, stain resistance was a major consideration too.

They were also concerned about durability, as they plan to stay in the house for quite a few years and don't want the carpet to look shabby after a year or two. “Finding a good-quality carpet within our price range wasn't as easy as we expected,” says Chantal.

Still, they were satisfied with the advice they got from their retailer and were happy to get a discount on their rubber underlay.

Overall they're pleased with their purchase, which has so far proved to be remarkably kitten-proof.

TAKE SAMPLES HOME

It's a good idea to view a sample of the carpet under different light conditions in the room where it will be laid, to get a better idea of what it will look like.

PROTECTION FROM FURNITURE

Protect your carpet by placing furniture caps under the legs of heavy furniture. Also move furniture around from time to time (or even just move it a few centimetres) to prevent uneven wear.

Popular loop styles include:

- Berber carpets, which have thick yarns tufted into chunky loop tufts. They're usually in earth tones with a 'flecked' appearance — excellent for hiding stains.
- Sisal-style/cord carpets have tighter loops than berbers, creating a stiffer feel. The loop lines can be either all the same height or alternating heights. These carpets are good for high-traffic areas.

Cut pile

In cut pile carpets the loops are cut at the top, leaving tufts of yarn that stand straight up. Cut pile has a more luxurious, formal look than loop pile.

Popular cut styles include:

- Velvet/plush carpets, which are smooth, soft and elegant. The carpet pile is cut several times to create a velvety sheen, but this also shows every footprint. It's best used for formal areas. Saxony carpets are similar to velvet, but not quite as smooth.
- Frieze/twist carpets have tightly twisted fibres that curl slightly at the pile surface. They hide footprints and vacuum marks, making them suitable for high-traffic areas.

Combination cut and loop pile

These carpets have a combination of cut and looped yarns and can create sculptured effects such as squares, swirls and so on. This effect is good for hiding dirt and footprints.

The yellow and blue labels identify carpets that have been graded for residential use

The gold and black labels identify carpets graded for contract or commercial use. Some carpets will carry both Residential and Contract gradings

The Australian Carpet Mark - a Registered Certification trademark appearing only on ACCS graded carpet

Star icon - means the carpet is suitable for use on stairs

Star system of rating - allows you to quickly decide which carpet is suitable for your needs

Registered Number - identifies each graded carpet individually so grading details can be checked and confirmed

REGISTERED NO. THE LABEL IS GUARANTEED TO REFER TO THE CARPET, SUBJECT TO THE FOLLOWING CONDITIONS: 1. THE CARPET MUST BE USED IN THE SAME AREA AS THE ORIGINAL SAMPLE. 2. THE CARPET MUST BE USED IN THE SAME AREA AS THE ORIGINAL SAMPLE. 3. THE CARPET MUST BE USED IN THE SAME AREA AS THE ORIGINAL SAMPLE.

REGISTERED NO. THE LABEL IS GUARANTEED TO REFER TO THE CARPET, SUBJECT TO THE FOLLOWING CONDITIONS: 1. THE CARPET MUST BE USED IN THE SAME AREA AS THE ORIGINAL SAMPLE. 2. THE CARPET MUST BE USED IN THE SAME AREA AS THE ORIGINAL SAMPLE. 3. THE CARPET MUST BE USED IN THE SAME AREA AS THE ORIGINAL SAMPLE.

Carpet classifications

The Carpet Institute of Australia has developed the Australian Carpet Classification Scheme (ACCS). It's a voluntary industry labelling and grading system for carpets of all fibres and is used by all the major suppliers.

An ACCS label gives the carpet a star-rating out of six for residential use and/or four for commercial or contract use, indicating how well it performed in a number of independently assessed wear and performance tests. The label also says whether it should be used in areas of light, medium, heavy or extra-heavy traffic. Check the label has a registration number to be sure it's genuine.

For residential high-traffic areas, such as entrance-ways, stairs and halls, it's advisable to go for a heavy-duty carpet rating. Children's playrooms also usually take a lot of punishment, so a highly durable carpet is worth considering there too.

Carpets with an ACCS label carry a minimum statutory two-year warranty, though the manufacturer may also provide additional warranties.

Wool carpets may also have a Woolmark or Fernmark label. These grading schemes are run by the Woolmark Company and Wools of New Zealand respectively and show that the carpet has met certain quality and durability standards.

UNDERLAY

What goes under your carpet is also an important consideration. Underlay can extend the life of your carpet as well as absorb sound, cover minor imperfections in the floor and provide insulation.

There are two main types of underlay — foam and rubber. Felt underlay is also still used for some woven carpets, but it's becoming less common. Like carpet, underlay comes in many different qualities and grades. It should be firm, but comfortable. As a guide, if you stand on underlay you shouldn't be able to feel the floor with the heel of your shoe. Ask your retailer to put a sample of the carpet you want over different underlays and walk on it so you can feel the difference.

When you're replacing your old carpet you should also replace your underlay. If the carpet is worn out, chances are the underlay is too.

THE BIG ROLL-OUT

When arranging your carpet installation it's important to ask for a fully itemised quote. Most quotes from retailers will include underlay and installation, but not all will include moving the furniture.

You can also ask your retailer for an installation plan. The placement of cross-joins and seams in the carpet is important for both its look and durability. If possible they should be placed away from windows where falling light could show them up, and they also shouldn't be in high-traffic walkways such as corridors and doors.

Make sure carpet installation is the last job you do after wallpapering, painting or construction.

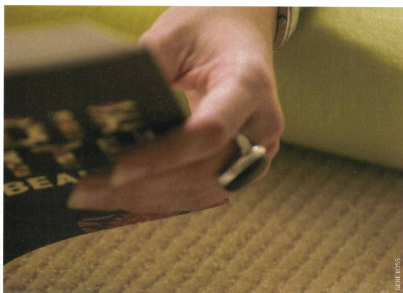
To prepare the room for a new carpet, vacuum the old one to minimise the spread of airborne dust particles when it's taken up. Once the old carpet and underlay are removed, vacuum the floor to prepare for the new carpet. Inspect the carpet as it's unrolled and ensure the installers stretch it properly to minimise wrinkles and ripples.

Be aware that carpet can show minor colour variations from the sample in the shop or minor variations between production runs, but these shouldn't be too obvious.

During and after the installation open the windows and doors or use fans and air conditioners to get rid of the new-carpet smell; ventilate the room for several days after installation. You also need to vacuum the new carpet to get rid of any loose fibres.

It's normal for carpet to 'shed' in the first few weeks or months of use and you may see small fibres collect on its surface. As the carpet beds down this should stop.

It can be worth buying extra carpet and/or keeping offcuts in case you need to replace worn carpet in high-traffic areas, such as stairs, in the future. ■



Alternatives

Floor coverings made from vegetable fibres, such as coir, sisal, seagrass and jute, are a popular alternative to regular carpets.

Sisal, which is made from the leaves of the agave plant, coir (made from coconut husks) and seagrass coverings are durable and very stain-resistant. Colours and styles are limited and, on the whole, they feel rougher than regular carpet.

Jute, which is extracted from the inner bark of a plant grown in Asia, is a finer floor covering and generally not recommended for high-traffic areas, but is softer underfoot.

Carpet and allergies

There's a lot of conflicting research about whether people with allergies should have wall-to-wall carpet.

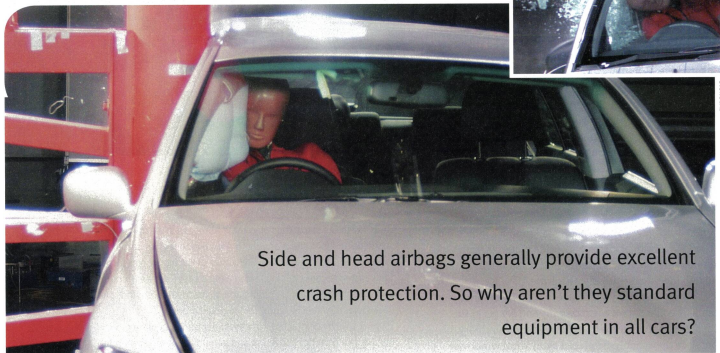
Allergies are often caused by the droppings of house dust mites, which thrive in warm, humid environments and are commonly found in carpet, bedding, soft furnishings and clothing. However, there's also a growing body of research that suggests carpet traps the fine dust rather than allowing it to become airborne and is therefore more beneficial to allergy sufferers.

While research continues, many experts are still advising those with allergies to install hard floor coverings that can be easily cleaned, and floor rugs that can be washed and exposed to sunlight.

House dust mite allergies have also been linked with an increase in the frequency and severity of asthma. The Asthma Foundation of NSW recommends:

- If you want carpet, low-pile varieties are better as there's less area for dust mites to build up.
- Vacuum at least once a week, using a vacuum cleaner with a high-efficiency particulate air (HEPA) filter, or install an externally ducted vacuum cleaning system. At the very least, use double-walled vacuum bags.
- While vacuuming, people with allergies should wear a mask and keep doors and windows open.
- People with allergic reactions should stay out of the room for 20 minutes after vacuuming to give the dust mite allergens time to dissipate.

Airbags = safety



IN A NUTSHELL

■ In Australia, side and head airbags are often only available in the luxury version of a model, or as part of option packages together with other equipment. CHOICE wants to see car manufacturers make them available across their entire range.

The Australian New Car Assessment Program (ANCAP) has released more high-speed crash test results for a number of car models in various categories. The tests were carried out in Australia and Europe.

We've added a number of other models crash tested in 2005 to the table to give you a better picture of how the latest results compare. CHOICE, April 2006, has more results for compact and large 4WDs.

The tests show that models with side and head airbags (as well as front) generally do a better job of protecting their occupants than those without (for example, see the two sets of results for the **TOYOTA Kluger**). Both types are designed to offer protection in side impacts: side airbags for the body, head airbags (also called curtain or head-protecting side airbags) for the head.

In Europe, these airbags are already standard in most car models. CHOICE would like to see car manufacturers make them available across their entire model range here as well — preferably as standard equipment, or at least as a standalone option and not combined in a more expensive package with other features a buyer may not want.

From a safety point of view, ANCAP recommends not just looking for a model with airbags when

buying a car, but also considering additional safety features such as ABS, electronic stability control and traction control, as they all decrease the risk of being involved in an accident in the first place.

WHAT'S TESTED?

The test consists of two main crashes (offset and side-impact, scoring up to 16 points each), an optional pole test (two points), and an assessment of the seatbelt warning system (up to three points). The score out of a maximum of 37 points is then converted to the percentage rating given in the table.

■ **Offset crash:** The car is crashed at 64 km/h into a fixed barrier with a crushable aluminium face. Only 40% of the car's front (on the driver's side) hits the barrier. This simulates crashing into another car.

■ **Side-impact crash:** A 950 kg trolley is run into the driver's side of the stationary car at 50 km/h. This test simulates a fairly small car striking the driver's door. Cars with a relatively high seating position, such as four-wheel drives, can be expected to perform well in this test. ANCAP therefore decided to award the large 4WDs in this and the April 2006 test a score of 100% by default, without carrying out the test.

■ Models with head airbags are eligible for the

Make / model / year / engine size (airbags) ranked in order of overall rating within category

LARGE 4WDs — tested in December 2005

TOYOTA Kluger Grande, 2003 on, 3.3 L (front, side, head)

JEEP Grand Cherokee, 2005 on, 3.0 L diesel (front, side, head) (A)

TOYOTA Kluger CVX, 2003 on, 3.3 L (front)

LUXURY CARS — tested in December 2005 (H) and March 2005

BMW 3-series, 2005 on, 3.2 L (front, side, head) (A)

LEXUS GS300, 2005 on, 3.0 L (front, side, head) (A)

AUDI A6, 2004 on, 2.0 L diesel (front, side, head) (A)

BMW 5 Series, 2004 on, 2.2 L (front, side, head) (A)

MEDIUM CARS — tested in December 2005 (H) and March 2005

CITROEN C5, 2005 on, 2.0 L (front, side, head) (A)

PEUGEOT 407, 2004 on, 2.0 L (front, side, head) (A)

MAZDA 6, 2005 on, 2.0 L (front, side, head) (A)

SMALL CARS — tested in December 2005 (H) and March 2005

MERCEDES BENZ A-class, 2005 on, 1.5 L (front, side, head) (A)

TOYOTA Yaris, 2005 on, 1.0 L (front, side, head) (A)

CITROEN C4, 2005 on, 1.6 L (front, side, head) (A)

RENAULT Scenic II, 2005 on, 1.5 L (front, side, head) (A)

HOLDEN Astra CDXi, 2004 on, 1.6 L (front, side, head) (B)

BMW 1 Series, 2004 on, 2.0 L (front, side, head) (A)

VW Golf, 2005 on, 1.6 L (front, side, head) (A)

HOLDEN Astra CD / CDX, 2004 on, 1.6 L (front, side) (B)

SUZUKI Swift, 2005 on, 1.3 L (front, side, head) (C)

HOLDEN Tigra, 2005 on, 1.4 L (front, side) (A)

SMART Forfour, 2003 on, 1.3 L (front, side) (A)

UTILITIES — tested in March 2006

TOYOTA Hilux 4x2 Workmate single cab/chassis, 2005 on, 2.7 L (front)

TOYOTA Hilux SR 4x4 double cab pickup, 2005 on, 3.0 L turbo diesel (front)

FORD Falcon XR6 utility, 2002 on, 4.0 L (driver)

HOLDEN Rodeo LX 4x2 single cab/chassis, 2004 on, 2.4 L (front)

HOLDEN Rodeo LX 4x4 crew cab, 2004 on, 3.0 L turbo diesel (front)

FORD Courier GL 4x4 crew cab / **MAZDA** Bravo 4x4, 1999 on, 2.5 L turbo diesel (none)

MITSUBISHI Triton GLX 4x2 single cab/chassis, 2002 on, 2.4 L (none)

Overall rating (%)	Pedestrian rating (%)
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77 nt

72 0

71 nt

94 11

94 49

90 8

78 6

97 21

91 41

76 14

97 46

94 49

93 62

92 30

91 8

90 6

89 52

85 8

77 55

71 28

70 19

74 nt (F)

73 14

70 nt (G)

64 (D) nt (F)

58 (D) 21

45 3

38 (E) nt

MORE ONLINE

For a limited time you have free access to detailed results from this latest round of ANCAP crash testing, as well as the results for all the cars tested since the start of the program. Go to www.choiceextra.com.au and click on 'ANCAP, Jul 06' under 'Cars' in the index.



Source: Crash test data from the Australian New Car Assessment Program (ANCAP), which is supported by Australian and New Zealand motoring clubs, all Australian state governments, the New Zealand Government and the FIA Foundation.

nt Not tested.

Tested in December 2005.

(A) The European model was tested by EuroNCAP (some of them were left-hand drive). Australian specifications may vary and models sold in Australia might provide slightly different levels of protection from those described.

(B) The Opel/Vauxhall Astra was tested. It's sold as a Holden in Australia.

(C) The Australian model has a 1.5 L engine.

(D) High risk of life-threatening chest injury.

(E) High risk of life-threatening head injury.

(F) The two-wheel drive version can be expected to offer similar pedestrian protection to the four-wheel drive version immediately below it in the table.

(G) Pedestrian protection can be expected to be similar to the Ford Falcon sedan (7%).

optional **pole test**, which can earn an additional two points for a low risk of head injury. This test simulates a vehicle sliding sideways into a pole at 29 km/h and hitting it in line with the head of the seated driver.

■ Models with an **advanced seatbelt warning system** can earn up to three additional points. The system has to meet a range of requirements, such as detecting which seats are taken, whether the seatbelts in those seats are used, and whether the car is in use. If any of the seatbelts for occupied seats isn't used, the system needs to give a visual and audible warning signal.

There's also a **pedestrian protection test** to estimate injuries to pedestrians struck by a vehicle at 40 km/h. This isn't part of the overall score, but is

reported separately in the table: the higher the score, the better the protection.

WHAT'S ASSESSED?

The **overall rating** is based on the points scored in the following assessments from the above tests:

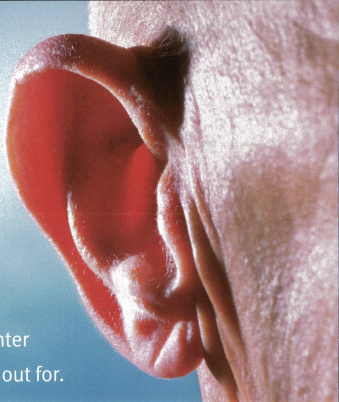
■ The car's **structure**: among other things, does the passenger compartment keep its shape, and how far are the steering column and pedals pushed inwards?

■ The car's **restraint system**: for example, does the driver or passenger hit any hard parts of the car?

■ **Injury risks**, using crash test dummies fitted with sensors that measure forces and movements.

Crash test results are only comparable for vehicles within the same category. ■

Hearing aid basics



The types of hearing aid available, the costs, assistance and advice you're likely to encounter when looking for one, and the things to look out for.

IN A NUTSHELL

■ Before you spend many thousands of dollars on consumer goods, it's wise to compare prices to find the best deal. Hearing aids are no exception to this general rule. So shop around for the right price and sound advice.

Do you have to turn up the volume when you're watching TV, have problems understanding your mates in the pub or think people around you mumble? All these are some of the early signs of hearing loss — the most common physical condition in Australia after back pain.

Worldwide an estimated 500 million people suffer from some degree of hearing loss. The number is steadily rising while the age of people it's affecting in the developed world is falling, due to excessive noise exposure. In Australia, around 22% of people aged 15 and over (or one out of three people over 65) are hearing-impaired, and each year more than 100,000 of these choose to be fitted with hearing aids. So if you're affected by or suspect hearing loss, you're by no means alone.

THE MOST COMMON CHOICE

Hearing aids worn behind the ear (BTE) feed the amplified sound through a flexible tube to an ear mould worn in the ear. These are the most common hearing aids available and probably the ones most often chosen by or for older people.

They're relatively easy to maintain (change batteries and clean) and have controls that are easier to operate than the small ones on in-the-ear (ITE) aids, especially if you're older and frail or have arthritic fingers. On the downside, they're less protected from the environment and less convenient to use with a helmet when riding a bike or scooter.

On BTE aids fitted to people with severe hearing impairment, the ear moulds can almost completely close the outer ear, which can give a blocked-up feeling. For some types of hearing loss, and with some types of BTE system, an 'open fitting' is available that can make the aid more comfortable to wear,

allowing air circulation and evaporation of moisture. In general, the more open the fitting, the more comfortable the aid. Some newer models can even function without an ear mould altogether — the tube is inserted directly into the ear canal.

OTHER TYPES

Hearing aids worn in the ear, in the canal (ITC) or, the smallest type, completely in the canal (CIC) are suitable for mild to moderate hearing loss; BTE aids are suitable for all levels of hearing loss. People with profound hearing loss can benefit from body-worn hearing aids, where you wear the electronics in a pocket and a fine cable connects it to an earpiece.

Surgically inserted implants may be recommended for some people, sometimes in addition to conventional hearing aids. Bone-anchored hearing aids (BAHA) allow for direct stimulation of the inner ear, bypassing the outer and middle ear, and can be an option for those who can't use conventional aids. Cochlear and auditory brainstem implants are effective in some cases of profound deafness where hearing aids can't provide any benefit.

If your hearing problem is limited, an alternative (or assistive) listening device (ALD) may be all you need to help you hear better in certain situations — for example, TV headphones, a telephone typewriter (TTY) and other telephone aids, audio loops, flashing lights or vibrating alarm clocks. Contact your local support or advisory group for people with hearing loss, which may have some on display.

TECHNOLOGY AND FEATURES

Digital hearing aids tend to dominate the market for new recipients. They process and adapt the sound

much better to the situation and environment than previous analogue models, which results in better sound overall for the user. A digital hearing aid has a small computer, so you or your hearing service provider can program and adjust it precisely to your specific hearing needs.

They're easier to manage than earlier aids and boast a vast array of features that can help make life with a hearing aid easier, such as directional microphones, automatic volume control, noise suppression, multi-memory, automatic program switching and feedback management — and this is by no means an exhaustive list. More detailed information on the features and functions is available from manufacturers or hearing loss support groups — see page 39 for some contacts.

COVERING THE COSTS

Hearing Services vouchers

Hearing aids aren't covered by Medicare, but children, most pensioners, part-pensioners, veterans and their dependants are eligible for free hearing services under the Australian Government's hearing program. (Strictly speaking, these services aren't 'free' but fully subsidised by the Federal Government from our taxes.) The Office of Hearing Services (OHS) within the Commonwealth Department of Health and Ageing administers the program, providing vouchers to eligible people for a free hearing assessment, hearing rehabilitation and, if necessary, hearing aids or ALDs.

You apply to the OHS for a hearing services voucher — applications are available from your GP or ENT (ear, nose and throat) specialist, a hearing services provider contracted to the OHS, or directly from the OHS: phone 1800 500 726 or TTY 1800 500 496, or go to its website (www.health.gov.au/hear) and click on 'Application form' under 'Forms' on the right of the home page.

If you're eligible for a voucher, you can obtain hearing services from a private provider contracted by the OHS (you'll be sent a list of local providers with your voucher), or from an Australian Hearing centre, the Government-owned provider that services aged pensioners, children and young people up to age 21, most war veterans and eligible 'special needs' adults.

The hearing aids available free of charge to eligible people primarily use digital technology and include basic BTE and ITE models. More specialised styles are also available for people with special needs. Since October last year, some digital aids with higher specifications have been also available free of charge, as well as BTE aids with features such as directional microphones, noise suppression and feedback management.

If you're after more sophisticated aids with higher-technology features, you'll have to pay your provider the difference between the cost of these 'top-up' aids and that of appropriate aids that could be fitted free. The minimum contribution the government pays for 'top-up' hearing aids is \$300, plus the cost for the fitting, follow-up and maintenance of your aids. Ask the provider for a written quote showing your total out-of-pocket cost.

Not a pensioner?

If you're privately insured for ancillary benefits, your health fund may pay part of the cost of a hearing aid. In our last survey of health insurance funds, the benefits ranged from \$400–\$2000, but restrictions (in overall limits or replacement intervals) often applied, as well as waiting periods from one to three years.

Tax relief (at present 20%) is available for medical expenses that you pay above \$1500 per year, an amount you'll exceed easily when buying hearing aids. So keep your receipts for claiming with your tax.

NOT READY YET

For the past four or five years, Janet has been experiencing difficulties hearing soft voices, especially in noisy situations. She's had her hearing checked and confirmed a mild hearing loss, but isn't sure whether she's ready yet for hearing aids.

From the four case studies in our small study (see *Varied advice*, page 39), Janet's experience reflects the overall conclusions we reached: that in a marginal situation, where different solutions are feasible, different practitioners are unlikely to agree exactly on their advice.

Janet saw six hearing services providers. Of the five who conducted a full hearing test:

- One advised her against getting hearing aids, suggesting she wouldn't be happy with them at this stage and would probably be better off using strategies such as avoiding noisy restaurants or sitting closer to people.
- Another recommended BTE aids straightaway and offered a demonstration and trial the next week. "He immediately recommended hearing aids," Janet says. "I felt I had to ask to find out more about the type and the cost."
- The remaining three practitioners made it clear it was her decision and advised, in more or less detail, of better hearing strategies she could employ to put off getting aids, prices of hearing aids and tax relief available.

Based on the advice she obtained in this exercise, Janet has decided to postpone the decision till a later stage, if her hearing deteriorates further. "You wouldn't do it lightly [getting hearing aids]," she says, "you really have to have the need." The exercise has also opened her eyes to the costs she can expect. "They're so expensive," she says, "I hadn't realised that."



If you can't afford new hearing aids, you may be able to get recycled ones for a low administrative fee. The OHS works with various organisations around the country on the development of hearing aid banks, which provide donated, pre-used, cleaned and refurbished hearing aids to eligible low-income earners at a nominal cost. There are hearing aid banks in NSW, the NT, Queensland, Tasmania and Victoria — for advice on locations, contact your local support group for hard of hearing people. There are no hearing aid banks in the ACT, SA and WA. Subsidised hearing services are provided in Victoria (contact HEAR, the Victorian Deaf Society) and SA (through the Da Costa Program).

Private consultation

If you don't qualify for the government program, you can get a hearing assessment from an audiology department in a major hospital in your area, which

is usually free of charge, or from a practitioner in private practice (they're listed in the Yellow Pages). Audiologists (who have postgraduate university qualifications) and audiometrists (technically trained) are qualified to do hearing assessments, help you choose an appropriate hearing aid, prescribe and fit it, and advise you how to use and look after it.

The first consultation is generally about testing and diagnosis, and a second one may be needed to discuss details, if hearing aids are recommended. During these consultations, your hearing services provider should:

- Do an audiogram to determine the degree and pattern of your hearing problem, and explain the results in detail, to your full understanding.
- Explain fully the benefits and limitations of the different types of hearing aid, if aids are recommended.
- Give you a detailed quote and explain what's included in the price and what isn't (such as batteries, maintenance or repairs).
- Agree to a trial period of at least 30 days.
- Outline a plan for how to get the best from your new hearing aid and make arrangements for a follow-up visit.

The consultations our case studies undertook for this project (see *Varied advice*, right) typically lasted between half an hour and an hour. Almost all included some questioning about the time and situations when hearing loss caused a problem and explanations of the test results.

The fees our case studies paid ranged from \$35 to \$99, but a fee wasn't always charged. Some practitioners provide an initial consultation and basic hearing test free of charge, or refundable on purchase of a hearing aid. Medicare usually only covers audiologists' consultations in certain circumstances and if you're referred by a GP.

I KNOW WHAT I NEED, BUT CAN'T AFFORD IT

During much of his working life, Donald played the clarinet with the Sydney Symphony Orchestra. "Sitting in front of the brass for all these years can't have been too good," he says, commenting on the legacy it's left him — high-frequency hearing loss.

Over the past 10 years Donald's hearing has deteriorated, but he isn't very happy with the basic hearing aid he's worn for the last three-and-a-half years, particularly in situations where there's background noise, such as at a restaurant or in air-conditioned surroundings.

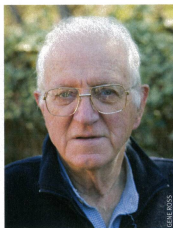
For our small study, Donald visited eight practitioners (presenting as a new client). All seven who conducted a full hearing test recommended hearing aids, in most cases of the BTE type and for both ears, but the suggested brands and models varied considerably.

Altogether Donald received recommendations for 12 different hearing aids, ranging in price from a comparatively 'cheap' \$1900 (for one aid only — this practitioner advised a single aid was all he needed) to a very expensive \$9790 (for a pair). Donald found himself wondering if those who only recommended one or two brands may have been overly reliant on special commission arrangements. See *Shopping around*, far right, for more on this.

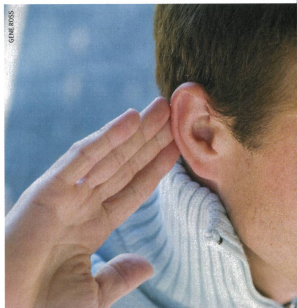
Based on his experiences in this exercise, Donald recommends anyone looking for advice on hearing aids see more than one audiologist before deciding which way to go.

While he knows very well now which hearing aid he'd like, cost is a factor in what he'll end up with. "This aid they demonstrated to me [a top-of-the-range one that fades out inessential noise] was absolutely fantastic, so much better than the one I'm currently wearing ... but I can't afford it," he says.

However, if Donald still qualifies for a hearing services voucher when it's time to get new aids (he got his current aid on a voucher), he may be able to upgrade to a more sophisticated digital aid — see page 37 for more on the voucher system.



GENE ROSS



GENE ROSS

COST CONCERNS

Over the years, many CHOICE subscribers have written — and also told us during the course of our research for this article — of their concerns about the sales ethics of certain hearing services providers, as well as the high cost of hearing aids and huge price differences between some providers for the same aids.

Hearing aids are generally very expensive pieces of equipment; prices for a pair start at around \$1500 and can go up to more than \$10,000 — amounts many people simply can't afford. Why do they have to be so expensive, some of you asked, especially if you'd found comparable hearing aids much cheaper in the UK or US?

Hearing services providers tend to blame market forces for the high cost of hearing aids in Australia's relatively small market for these devices. Another reason often mentioned is that the high price includes a professional service, which takes time and requires expensive equipment.

While the latest technology and an abundance of features can increase the cost of hearing aids by many thousands of dollars, your specific hearing problem and lifestyle may not demand such expensive solutions. Your hearing services provider should give you all the details so you can make an informed decision, but if you feel you need to know more or, worse, you're being pressured into buying top-of-the-range aids you suspect you don't need, contact a hearing support group or browse the web for more information (see below right for some contacts) — or get a second opinion.

Varied advice

To better come to grips with the above concerns, we recruited four Sydneysiders to help as case studies with this project. Our thanks go to Alistair, Donald, Janet and Neville, who visited a total of 28 hearing services providers in their local area to get their hearing checked and reported back to us about the advice and service they received.

We'd also like to thank Louise Reynolds, the Audiology Clinic manager at Macquarie University, Sydney, who volunteered her time and expertise assessing our recruits' hearing and discussing the results of the small survey.

While the results of the hearing tests were fairly consistent across the services our recruits visited, the types of test undertaken varied, as did the sophistication of testing facilities and the advice they received — we've summarised Donald's and Janet's experiences on pages 37 and above left as examples.

The practitioners often concurred in the diagnosis, but the solutions they proposed sometimes differed considerably. While this isn't necessarily bad advice

— all the suggested strategies may well be viable options — it shows how valuable it is to shop around when you're in the market for hearing aids. Consult more than one provider, especially if you're less than happy with the advice you've already received, even if it means you have to pay for more than one consultation.

Shopping around

One way to save on costs for consultations while getting quotes for hearing aids is to ask the first provider you see for a copy of your audiogram. You'll probably have to pay a fee, but that may well be an expense worth paying, considering that hearing aid prices can differ markedly from one provider to another.

Equipped with the results of your hearing test and one practitioner's recommendations, you could try getting a few phone quotes from other providers for the same or a similar aid. Not all may be willing to give phone quotations without having talked to you face-to-face, but it's worth a try and could save you a lot of money.

Just make sure when you're phoning around you know what sort of features you're after so you don't end up comparing one brand's top-of-the-range aid with another's cheaper, mid-range model — it's very likely that the providers you visit or talk to will recommend different brands. In fact, as some readers pointed out in the course of our research — and Donald observed during his case study experience (far left) — some audiologists may indeed be recommending just one or two brands.

However, we're told audiologists generally aren't tied to any one manufacturer and the brands they recommend, however limited, are likely to be those they're familiar with, as computer-programmed digital aids require special expertise for fitting.

For more information

Below is a sample of Australian contacts that provide useful information for hearing-impaired people and links or contact details for many others.

- Australian Government's Office of Hearing Services: www.health.gov.au/hear, or phone 1800 500 726; 1800 500 496 TTY.
- Australian Hearing: www.hearing.com.au, or phone 131 797.
- National Acoustic Laboratories: www.nal.gov.au, or phone (02) 9412 6800.
- Audiological Society of Australia: www.audiology.asn.au, or phone (03) 9416 4606.
- Australian College of Audiology: www.acaud.org, or phone 1800 803 128.
- Deafness Forum of Australia: www.deafnessforum.org.au, or phone (02) 6262 7808; (02) 6262 7809 TTY.
- Better Hearing Australia: www.betterhearing.org.au (represented in all states and territories — check your phone directory).
- Self Help for Hard of Hearing (SHHH): www.shhhaust.org, or phone (02) 9144 7586.
- Australian Communication Exchange: www.aceinfo.net.au, or phone 1800 555 660; 1800 555 630 TTY.

TELECOIL

If your hearing aid has a telecoil (formerly called T-switch) you can use it to pick up magnetic fields instead of sound waves. This gives you clearer sound on the phone, while watching TV, and in places that have an audio loop system fitted, such as churches, cinemas and theatres. In older aids you have to turn a switch to the T-position; in newer models you can select the telecoil program. Telecoils are available for BTE and body-worn hearing aids, and for some ITE aids, but not for ITC or CIC aids.

Wireless transmission gives you a similar outcome to telecoils, but a radio receiver built into or connected to a hearing aid picks up the signal.

Protein's pulling power



CHRIS ROSS

Build muscle, perform better and recover faster are just some of the promises of protein products. But do we really need them?

IN A NUTSHELL

- It's likely only elite athletes really benefit from protein bars and drinks. For the rest of us, they're just an additional source of kilojoules and little more than an expensive snack.
- If you're tempted by chocolate bars when you're exercising, protein bars and drinks can make an OK, if expensive, alternative. But have them as occasional treats only, just like chocolate.

Tubs of powdered protein supplements have long been associated with hard-core body builders and athletes of the elite variety, but the audience for protein products is getting broader. Mainstream gyms have regular promotions of ready-to-eat protein bars and drinks, and they're sold in major supermarket chains and healthfood stores too — we found 38 different products, which we've listed in the table, page 42.

They appeal to casual gym-goers, weekend sports players and body builders alike, but for those of us who don't fall into the elite athlete category, can protein products be of benefit or are they just a waste of money?

DO YOU NEED MORE PROTEIN WHEN EXERCISING?

In most cases, there's no benefit. The Australian Institute of Sport says a few specific groups of elite athletes may need extra protein on occasion:

- Endurance athletes (such as marathon runners) undertaking a heavy training program or an extreme competition or race may need extra protein to cover a proportion of the energy costs, and for repair and recovery after a workout. Protein needs: anything from 1.2–2 grams per kilogram of body weight per day.
- Strength-trained athletes (such as body builders) undertaking a heavy training program use additional protein to increase muscle size and strength in response to resistance training. Protein needs: 1.2–1.7 g/kg body weight per day.
- Adolescent athletes have greater protein needs: 2 g/kg body weight per day.

But the *maximum* protein need for normally active people is only about 1 g/kg body weight per day, or just 0.8 g/kg for people who are sedentary. When you consider that in the last National Nutrition Survey, on average men were getting 109 g of protein per day and women 74 g from their diets, it's clear that the typical Australian diet provides ample.

And even the protein needs of elite athletes in the groups described above can usually be taken care of by eating a varied diet that focuses on nutrient-rich foods. Lean meat, fish, eggs and dairy foods are especially good sources of protein, but many plant foods (soy, bread, cereal, nuts, pasta and rice, for example) contain significant amounts of protein too.

So for most people, the 20, 30 or 40 grams of protein in these protein bars and drinks is surplus. With a bar costing as much as \$6, that's a lot of money to fork out unnecessarily.

CAN YOU HAVE TOO MUCH PROTEIN?

The short answer is yes. If you have more protein than you need for growth and repair, the excess is used to provide energy. Once energy requirements

are met, surplus protein, just like carbohydrate or fat, tends to be stored as body fat.

Energy burning, page 42, gives you an indication of the exercise you'd need to do to use up the energy these bars and drinks can provide.

CAN HIGH-PROTEIN PRODUCTS IMPROVE PERFORMANCE?

"Feed your potential"; "for a leaner, stronger and more muscular body"; "to help you perform at your best and surpass your goals"; "helps build and maintain muscle tissue for up to 6 hours" and "for muscle recovery and growth" are just some of the claims made by products in our sample.

Promises like these are attractive to athletes in elite competition, where very small differences separate the winners from the rest of the field. And it's just as easy for recreational athletes to succumb to the marketing hype. But not all the claims on protein bars and drinks can be substantiated.

Certainly protein helps build muscle and assists in recovery from exercise, but the bars and drinks don't provide any advantages over normal dietary sources of protein.

Some protein products contain additional amino acids (the building blocks of protein) and so-called ergogenic (work-enhancing) compounds like creatine and L-carnitine, which are involved in exercise metabolism or recovery pathways. The theory goes that by bumping up our intake of these components we can supercharge metabolic processes and boost performance.

But there are varying levels of scientific support for the benefit of some (like creatine) and none for others (like carnitine). And considering that foods can usually provide amino acids in the amounts required, there's little to be gained from buying products with them added.

AS A SNACK, ARE PROTEIN BARS AND DRINKS OK?

Because they're shelf-stable, portable and ready to eat or drink, protein products can make convenient snacks when you're exercising, if food protein sources — sandwiches or smoothies, for example — just aren't practical.

And if you're choosing between a protein bar and a regular chocolate bar such as a MARS bar, a protein bar can be a better option nutritionally. Of the 26 bars in our sample, all but six (AUSSIE BODIES HPLC Bar, AUSSIE BODIES Protein Break Bar, ENDURA Protein Bar, FOODS OF THE WORLD High Protein Slice Amaranth, GNC ProPerformance Mega Whey Bar and MUSASHI Pro Protein Bar) have less fat and/or saturated fat than a MARS bar, and they all have less sugar.

However, a third of the bars have more kilojoules, and several of the drinks do too. That and their comparatively high price are good reasons for having protein products as an occasional snack only, or not at all.

'SPORTS FOOD'?

Some protein products have "Formulated supplementary sports food" on the label. This means they're "specially formulated to assist sports people in achieving specific nutritional or performance goals". They're regulated under the Food Standards Code, and are allowed to contain certain micronutrients (vitamins and minerals) and other ingredients (amino acids, L-carnitine and creatine, for example) that aren't permitted to be added to other foods.

For this reason, they're not suitable for children. The label must also state, among other things, that the product should be used in conjunction with an appropriate physical training or exercise program, and should be consumed in conjunction with a nutritious diet.

In theory, these 'sports foods' are designed for elite athletes, who have particular physiological demands and so may benefit from these special formulations. In practice, they appeal to and are available to a much wider audience, who have little to gain from them, but pay a premium for the pleasure.

OUR VERDICT

For some elite athletes under specific circumstances, high-protein bars and drinks may be useful, but for the rest of us, they're little more than an expensive snack. So ignore the seductive claims and promos in the gym, and have a tub of yoghurt or a handful of nuts instead.

CARB CONSCIOUS?

If you're on a low-carb, high-protein diet of the Atkins variety, the bars and drinks like the ones in our survey might appeal to you too. But don't assume that high protein automatically equals low carb. Some products vie with MARS bars in the carbs stakes, while others can have fewer carbs per serve than ones that make a low-carb claim. It pays to read the label.

If you're exercising, it's preferable to have a combination of carbs and protein. Carbs have a protein sparing effect — that is, they provide the body with energy, saving protein for its normal function of maintenance, repair and synthesis of new muscle tissue.



Bars, drinks or whatever — protein products are a waste of money for most people.

PROTEIN PREFERENCES?

The protein in the bars and drinks in our sample comes from milk (casein — 'curds' — or whey) and soy, and appears in the ingredients list as milk protein isolate, calcium caseinate, whey protein concentrate or isolate, or soy protein isolate. Some brands jazz the protein up with a scientific-sounding proprietary name, like **MLO's** Blocytein and **EAS's** Myoproz, giving the impression that you ought to be looking out for a particular type of protein.

But whether it's from whey (once regarded as a waste product of the cheese manufacturing process), soy or any other source, there's not enough evidence to argue that any one particular type of protein has more benefit.

Energy burning

Ultimately, protein products are a source of energy, which you'll need to burn off if you want to avoid putting on weight. For example, an average woman (weighing about 65 kg) would need to put in around half an hour of light running to burn off an **AUSSIE BODIES Protein Revival Drink**. And an average man (weighing about 80 kg) would need to spend slightly longer than that on a rowing machine to use up the kilojoules consumed in a **MUSASHI P40 Protein Bar**.

The table below gives an estimate of the total kilojoules used over 30 minutes by an average man and woman for different activities. To calculate the kilojoules used per 30 minutes of exercise for your own body weight, simply multiply the kJ/kg figure by your body weight in kilograms.

KILOJOULES USED OVER 30 MINUTES

Activity	kJ / kg used	Total kJ used if you're 65 kg*	Total kJ used if you're 80 kg**
Aerobics, low impact	10.5	683	840
Running, light (8 km/h)	16.8	1092	1344
Rowing, moderate	14.7	956	1176
Running, moderate (12 km/h)	26.3	1710	2104
Weight training, light to moderate	6.3	410	504

* Average woman

** Average man

1 Brand/product

We bought ready-to-eat bars and drinks that have a specific reference to the protein content on the packaging. Some products come in a variety of flavours, so for ease of comparison we've provided nutrition information for a chocolate flavour (where

available). **MARS** bar and **BIG M** details are also provided for comparison.

2 Nutrients per serve

This was taken from the nutrition information panel on product packaging, or product websites.

PROTEIN BARS AND DRINKS

1 Brand / product (in order of protein content, lowest to highest)	2 NUTRIENTS PER SERVE			
	Protein (g)*	Carbs (g)*	Energy (kJ)*	Serve size (g or mL)
MARS BAR (A)	2	42	1160	60
POWERBAR Pria (mint chocolate)	5	16	495	28
BIG M Flavoured milk drink (chocolate) (A)	10	31	1055	300
FOODS OF THE WORLD High Protein Slice Amaranth	10	6	1290	60
AUSSIE BODIES Protein Break Bar (creamy chocolate)	11	10	795	38
SUSTAGEN Everyday Nutritional Drink (Dutch chocolate)	13	41	1050	250
HORLEYS Women Sculpt High Protein Nutrition Bar (apricot chocolate crunch)	14	23	755	48
MUSASHI Growling Dog Bar (chocolate)	14	35	990	65
BOUNCE Premium Protein Ball	15	19	880	49
MUSASHI Creatine Bar (apricot)	15	38	940	65
HORLEYS Women Sculpt Protein Shake (chocolate)	18	14	570	250
POWERBAR ProteinPlus High Protein Bar (cookies & cream)	18	20	1070	65
RED 8 La Femme Reduced Carbohydrate Protein Bar (chocolate crunch)	19	11	720	45
AST SPORTS SCIENCE VYO.PRO High-Performance Protein Bar (chocolate brownie Xtreme)	20	24	835	62
AUSSIE BODIES Protein FX Energy Bar (choc mint crisp)	20	29	1020	65
ENDURA Protein Bar (double choc)	20	28	1340	63
HORLEYS Pro-Fit Instant Protein Shake (chocolate)	20	22	750	250
HORLEYS Protein 33 Flavoured Protein Bar (chocolate fudge)	20	27	930	60
NATURE'S WAY Edge High Performance Bar (chocolate)	20	32	1065	65
MLO Bio Protein Bar (chocolate)	21	41	1240	81
MUSASHI P20 Protein Bar (double choc)	21	16	945	60
AUSSIE BODIES Protein Delite Bar (double choc)	23	5	840	50
SANDRA CABOT'S HEALTH FORMULATIONS Guilt Free Chocolate Bar	23	4	760	50
WELL, NATURALLY Low Carb Snack Bar (chewy chocolate)	23	8	980	60
EAS Myoplex Carb Sense Drink (chocolate fudge)	25	5	630	330
EAS Myoplex Carb Sense Bar (chocolate chip brownie)	28	24	1130	70
AUSSIE BODIES Lo-Carb Protein Revival Drink (Dutch chocolate)	30	10	1060	375
AUSSIE BODIES Protein Revival Drink (chocolate)	30	30	1105	375
GNC Pro Performance Mega Whey Bar (caramel fudge)	30	30	1170	85
MAX'S Hydroxy-Phase+ Bar (choc malt)	30	27	1340	85
MUSASHI P30 High Protein Flavoured Milk Drink (choc malt)	30	26	1025	375
NATURE'S WAY Edge High Performance Drink (chocolate)	30	18	900	375
MAX'S CVGM High Protein Bar (choc malt)	31	43	1550	95
MAX'S Hydroxy-Phase+ Low Carb Shake (choc caramel)	31	8	955	375
BSC High Protein Bar (chocolate)	34	9	1260	85
MUSASHI P40 High Protein Flavoured Milk Drink (choc malt)	40	34	1370	500
MUSASHI P40 Protein Bar (choc hazelnut)	40	19	1330	90
MAX'S Power Protein Shake (chocabolic)	42	43	1535	500
EAS Myoplex Original Drink (chocolate)	43	20	1295	500
AUSSIE BODIES HPLC Bar (chocolate)	45	6	1620	100

* Figures for protein and total carbohydrates are rounded to the nearest gram, energy to the nearest 5 kJ.

(A) Not marketed as a good source of protein — included for comparison.

When buying kitchen appliances, people are not only looking at performance but increasingly at their impact on the environment. So it's hardly surprising that manufacturers try to produce ever more energy and water-efficient whitegoods. Unfortunately, though, with dishwashers, energy efficiency can come at the expense of good washing and/or drying performance. Examples are the four models at the bottom of Table 1 on page 44: while they're among the top scorers for energy efficiency they rate comparatively poorly for washing and/or drying.

However, some dishwashers with better overall scores, such as the comparatively cheap and economical CONIA CDW1211, are proof that a dishwasher can be reasonably energy-efficient and dry the dishes well. It was rated third-best overall in this new test and is much cheaper to buy and to run than the two top-performing dishwashers. On the downside, it has a pretty long normal program (almost 2½ hours) and is the noisiest in the test.

The time it took the machines on test to wash and dry a load on the normal cycle varies considerably, from a bit over an hour to almost three, but most of the 'fast' machines scored comparatively poorly for drying.

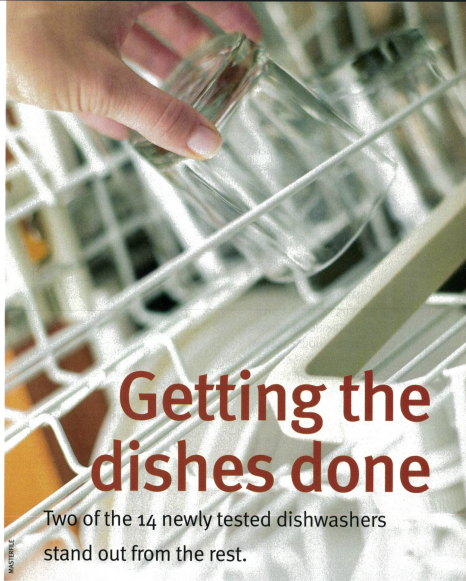
CHANGED TEST METHOD

We don't use just any old crockery and cutlery for our dishwasher tests. In accordance with the dishwasher standard AS/NZS 2007, we've used a standardised 'Australian load' in the past, but some items are getting a bit outdated. So for this and future tests we've switched to using a load that complies not only with the Australian but also the relevant international standard.

Also in line with changes to the Australian standard we're no longer testing at 240 V but at the nominal national domestic supply voltage of 230 V. And last but not least, we've slightly changed the weightings for the overall score to better reflect which aspects of testing you think are more or less important, as indicated in our recent dishwasher use survey.

Because of these changes to our test method, we can't combine new and old test results and present them in the same table. That's why there are two tables on pages 44–7: Table 1 lists the 14 dishwashers from this test and Table 2 the previously tested models that are still on the market.

Among the 14 newly tested dishwashers (Table 1) are six we already reported on earlier this year, but retested to the new protocol, with generally very similar overall results — so the difference in results between the two test methods isn't large.



Getting the dishes done

Two of the 14 newly tested dishwashers stand out from the rest.

WHAT TO BUY

The dishwashers listed below scored at least 80% overall. They include the two top models from the latest test and five from previous tests that are still on the market.

A Best Buy is a good performer, whose combined purchase price and running cost are among the lowest in the *What to buy* list.

If price is most important to you, the CONIA CDW1211 (Table 1, \$499) and the HAIER HDW101WHX (Table 2, \$599) are comparatively cheap to buy and to run while still scoring well overall. At this stage we have no reliability data for these newer brands.

New MIELE G 1220 SC	\$1599
BLANCO BFDW6W	\$1330
WESTINGHOUSE SB915JW BEST BUY	\$1059
New BOSCH Logixx AquaVario SGV6713AU	\$2449
MAYTAG JETCLEAN MJD2000 AAW (A) BEST BUY	\$1099
AEG FAVORIT 60820	\$1299
WESTINGHOUSE SB907JW BEST BUY	\$849

(A) Discontinued, but limited stock may still be available. See table 2, footnote (C), for details.

IN A NUTSHELL

- To get a dishwasher that washes and dries dishes well and is water-efficient, the usual trade-off will be energy efficiency.
- Some of the dishwashers tested get the dishes done in much less time than others, but often at the expense of drying performance.

Profiles

Newly tested models mentioned under *What to buy* on page 43 are profiled in rank order. For profiles of other models in the list, see previous issues of CHOICE (as indicated below) or go to www.choiceextra.com.au and click on the appropriate date under 'dishwashers' in the index. 

■ BLANCO BFDW6W

■ HAIER HDW 501WHX

See CHOICE, Jan/Feb 2005.

■ WESTINGHOUSE SB915WJ

■ WESTINGHOUSE SB907WJ

■ AEG FAVORIT 60820

See CHOICE, April 2004.

■ MAYTAG JETCLEAN MJD2000 AAW

See CHOICE, Jan/Feb 2004.

We've also profiled the CONIA CDW1211 as it's worth considering if price is most important to you.



MIELE G 1220 SC

Price: \$1599

Type: Freestanding with worktop.

GOOD POINTS

- Excellent drying performance.
- Very water-efficient.
- The top basket height is easy to adjust.
- Can fit tall glasses and large plates at the same time.
- Displays how much time the program has left to run.
- The door has a child lock.
- Has a delayed-start function.
- Has a covered heating element.

BAD POINTS

- None to mention.



BOSCH LOGIXX AQUAVARIO SGV67T13AU

Price: \$2449

Type: Built-in (fully integrated).

GOOD POINTS

- Excellent drying performance.
- Very water-efficient.
- Displays how much time the program has left to run.
- Has a delayed-start function.
- Has a covered heating element.

BAD POINTS

- Can't fit tall glasses and large plates at the same time.
- The most expensive in the test.

TABLE 1. DISHWASHERS FROM THIS TEST (12 TO 15 PLACE SETTINGS)

Brand / model (in rank order)	PERFORMANCE							
	1 Overall score (%) [*]	2 Washing score (%) [*]	3 Drying score (%) [*]	4 Ease of use score (%)	5 Energy efficiency score (%) [*]	6 Water efficiency score (%) [*]	5 Energy used (kWh) [*]	6 Water used (L) [*]
MIELE G 1220 SC (A)	83	77	98	88	68	87	1.37	15
BOSCH Logixx AquaVario SGV67T13AU	81	72	97	88	69	87	1.34	15
CONIA CDW1211	78	72	86	73	77	81	1.07	17
ST GEORGE DWSG221 (B)	78	78	88	65	67	79	1.39	18
ARISTON L63 (C21)	76	69	83	66	72	89	1.24	14
FISHER & PAYKEL Dishdrawer DD603M (D)	75	69	86	83	66	76	1.44	19
HAIER HDW201WH (B)	75	61	81	79	78	94	1.04	12
MAYTAG MJD3005ANW	74	70	89	57	66	79	1.43	18
BLANCO BFDW4W (E)	72	70	80	45	74	84	1.17	16
ELECTROLUX EX500	72	70	73	83	68	73	1.35	20
ARISTON LD87	70	69	58	79	78	76	1.04	19
FISHER & PAYKEL Nautilus DW691ED WH (F)	70	78	42	70	87	80	0.74	18
BOSCH Classic Electronic SG553E02AU	68	65	65	61	80	74	0.97	20
FISHER & PAYKEL Nemo DW681ES WH (G)	67	64	47	70	88	81	0.71	17

All of the models in the table have the basic white finish except the Fisher & Paykel Dishdrawer DD603M (iridium), St George DWSG221 (silver), both Aristons (grey), Electrolux EX500 (stainless steel).

* "Normal" or auto-sense cycle.

** Prices are recommended retail, as provided by manufacturers in April 2006.

ns Not stated.

(A) Also available as G 1220 SCu (built-in, stainless steel door), \$1799; and, with some differences in the interior

design, as the G 1220 (freestanding, white), \$1499; and G 1220i (integrated, fascia panel in various finishes), \$1799.

(B) Discontinued, but limited stock may still be available in some shops.

(C) Also available as L63X (in stainless steel), \$1149.



CONIA CDW1211

Price: \$499

Type: Freestanding with worktop.

GOOD POINTS

- Very good drying performance.
- One of the most economical to buy and to run.

BAD POINTS

- Normal program is fairly long.
- One of the noisier machines.
- Can't fit tall glasses and large plates at the same time.
- Fiddly to change height of top basket.
- Heating element is exposed.

WHAT ABOUT THE REST?

Table 1 gives you a good idea of the remaining newly tested dishwashers' performance, features and specifications. Other things not listed there but worth a mention include:

■ Washing tall glasses and large plates at the same time? Not possible in the ST GEORGE, HAIER HDW201WH, both ARISTONS, the ELECTROLUX EX500 and the BOSCH Classic Electronic.

■ Got large plates? They may not fit into any of the FISHER & PAYKEL dishwashers or the BLANCO BFDW4W.

■ Need to regularly change the height of the top basket to fit in your load? It's fiddly with the ARISTON L63 and the CONIA CDW1211.

■ Do you take out the cutlery basket when unloading? On the FISHER & PAYKEL Nautilus it's awkward to hold, especially when full.

■ The MAYTAG MJD3005 and ARISTON LD 87 are good for holding pots and pans as they have relatively small tines.

Some features to look for

Unless it's noted here the tables show which models have these features.

- **Height adjustable baskets** (usually the top basket) and **removable or fold-down tines**: for more versatility when loading.
- **Anti-flood device**: To switch off the water and drain the sump if there's a water leak in the machine.
- **Load sensing**: For adjusting the water and program times to wash less dirty loads more economically.
- **Half-load**: For washing only one basket.
- **Eco/economy or bio wash**: To wash more economically with less water, or at a lower temperature — around 50°C is good for enzyme-based detergent.
- **Fast/quick wash**: For washing lightly soiled or rinsed dishes more economically in a faster cycle.
- **Concealed heating element**: To prevent plastic items that fall on it and food remnants from being burnt on the element. All dishwashers in Table 1 have it, except the CONIA and ARISTON L63. (In Table 2 it's listed.)

8 FEATURES								SPECIFICATIONS				COSTS		
Height-adjustable top basket	Foldable / removable tines	Anti-flood device	Half-load option	Eco wash	Fast wash	Dimensions (H x W x D, cm)	9 Water connection	Place settings	Warranty (years)	Origin	Manufacturer / distributor	10 Type	11 Running cost (\$ / 10 years)	Price (\$)**
✓	F, R	✓			✓	85 x 60 x 60	C rec	12	2	Germany	Miele	FW	806	1599
✓	F	✓	✓		✓	81 x 60 x 57	C rec	14	2	Germany	Bosch	BI	789	2449
✓	F, R	✓		✓	✓	85 x 60 x 58	H or C	12	3 (H)	China	Conia	FW	647	499
✓	F	✓		✓	✓	82 x 60 x 57	H or C	12	5	France	St George	BI	843	1799
✓	R	✓		✓	✓	82 x 60 x 60	C rec	12	2	Italy	Ariston	FW	728	1049
	R	✓	✓	✓	✓	82 x 60 x 57	C rec	12	2	NZ	Fisher & Paykel	BI	909	1999
✓	F	✓	✓	✓	✓	85 x 60 x 60	H or C	12	2	China	Haier	FW	613	799
✓		✓	✓	✓	✓	82 x 60 x 57	H or C	15	ns	Italy	Maytag	BI	848	1499
		✓		✓		82 x 60 x 57	C rec	12	2	France	MEA (J)	FW	700	1119
✓	F	✓		✓	✓	82 x 60 x 59	C rec	12	2	ns	Electrolux	BI	836	1429
✓	F	✓	✓	✓	✓	82 x 60 x 60	C rec	12	2	Italy	Ariston	FW	665	1799
✓	F	✓	✓	✓	✓	82 x 60 x 57	C rec	12	2	Germany	Fisher & Paykel	FW	468	1049
✓	F	✓	✓	✓	✓	85 x 60 x 60	C rec	14	2	Germany	Bosch	FW	605	1049
✓		✓		✓	✓	85 x 60 x 60	C rec	12	2	Germany	Fisher & Paykel	FW	454	899

(D) Also available as DD6031 (integrated), \$1899; DD603SS (stainless steel), \$1899; DD603ZW (white control panel and zinc body), \$1699; and DD603MFD (Designer Series), \$2099.

(E) Also available as BFDW4K (stainless steel), \$1307.

(F) Also available as DW691ED SS (stainless steel), \$1199.

(G) Also available as DW681ES SS (stainless steel), \$999.

(H) First year: parts and labour; second and third years: parts only.

(I) Major Electrical Appliances.

SEE PAGE 47 FOR TABLE NOTES 1 TO 11 WITH MORE INFORMATION ON THESE CONSUMERS.

TABLE 2. PREVIOUSLY TESTED DISHWASHERS

Brand / model (in rank order)

12 TO 15 PLACE SETTINGS

BLANCO BFDW6W (A)	82	77	98	77	69	83	1.32	16
WESTINGHOUSE SB915WJ (B)	82	77	97	90	63	77	1.55	19
MAYTAG Jetclean MJD2000AAW (C)	81	75	88	97	68	77	1.37	19
AEG Favorit 60820 (D)	80	72	96	100	64	66	1.51	23
WESTINGHOUSE SB907WJ (E)	80	75	94	90	63	75	1.53	20
DISHLEX DX302WJ (F)	79	70	90	95	63	76	1.54	19
HAIER HDW101WHX (G)	79	72	89	73	71	89	1.27	14
DISHLEX DX403WB (H)	78	78	92	98	56	58	1.78	26
SIMPSON Eziset 52B870WJ (J)	78	73	89	91	62	75	1.57	20
WESTINGHOUSE Virtuoso SB925SJ	78	78	94	90	57	57	1.75	26
KLEENMAID DW24X (K)	76	76	69	83	77	84	1.08	16
DISHLEX DX102WB (L)	76	78	74	95	61	70	1.59	21
NEFF S44E33N1EU (M)	76	80	71	85	67	77	1.42	19
SIMPSON Eziset 52B850WJ (N)	75	75	74	95	60	69	1.64	22
LG LD 14AW3 (M)	73	68	81	68	71	77	1.28	19
MISTRAL MDW12M	73	63	78	68	75	86	1.12	15
ARISTON LL64 AUS (P)	72	71	69	68	68	86	1.37	15
SMEG SA 663 WH-1	70	67	78	60	72	73	1.23	20

6 TO 9 PLACE SETTINGS (Compact/Upline)

MIELE G 611-3SC Plus (Q)	77	74	82	73	84	69	0.63	16
BOSCH SR55302AU	76	80	93	68	61	62	1.21	18
FISHER & PAYKEL Dishdrawer D5603WZ (R)	75	68	84	83	63	77	0.77	10
HAIER HDW6WH	68	69	92	33	64	66	0.75	11

PERFORMANCE

1 Overall score (%)*	2 Washing score (%)*	3 Drying score (%)*	4 Ease of use score (%)	5 Energy efficiency score (%)*	6 Water efficiency score (%)*	5 Energy used (kWh)*	6 Water used (L)*
82	77	98	77	69	83	1.32	16
82	77	97	90	63	77	1.55	19
81	75	88	97	68	77	1.37	19
80	72	96	100	64	66	1.51	23
80	75	94	90	63	75	1.53	20
79	70	90	95	63	76	1.54	19
79	72	89	73	71	89	1.27	14
78	78	92	98	56	58	1.78	26
78	73	89	91	62	75	1.57	20
78	78	94	90	57	57	1.75	26
76	76	69	83	77	84	1.08	16
76	78	74	95	61	70	1.59	21
76	80	71	85	67	77	1.42	19
75	75	74	95	60	69	1.64	22
73	68	81	68	71	77	1.28	19
73	63	78	68	75	86	1.12	15
72	71	69	68	68	86	1.37	15
70	67	78	60	72	73	1.23	20

How reliable have subscribers found them?

We asked subscribers whether their dishwasher (bought in or after 1996) had needed repairs in the previous 12 months. Overall, one in seven had, making dishwashers one of the most unreliable appliances in our survey. Even so, 79% of all respondents said they'd buy the same brand again.

Differences of 7% or more are meaningful. The numbers in brackets are the number of responses we received.

We're sorry we don't yet have reliability data on the following brands — ARISTON, CONIA, ELECTROLUX, HAIER, LG, MAYTAG, MISTRAL, NEFF and ST GEORGE.

Percentage not needing repair

All dishwashers (6466)	85
Bosch (409)	92
Miele (628)	92
AEG (179)	90
Blanco (147)	89
Simpson (268)	89
Dishlex (1463)	86
Whirlpool (181)	86
Kleenmaid (225)	85
Westinghouse (331)	85
Asko (592)	81
Smeg (168)	80
Fisher & Paykel (1273)	79

For people with a disability

The following observations apply to dishwashers mentioned in the *What to buy* list.

- If you're in a wheelchair, none of these dishwashers will be particularly easy to use. A single FISHER & PAYKEL Dishdrawer positioned at a suitable height is the best option.
- If you have problems with your hands, wrists or arms, of the newly tested models, the MIELE G 1220 SC was considered very good in this respect. From previous tests, the BLANCO BFDW6W and AEG Favorit 60820 would be worth considering.
- The dishwashers considered reasonable for people with vision problems were the MIELE G 1220 SC and BOSCH Logixx AquaVario (from the newly tested machines) and the BLANCO BFDW6W (from previous tests).
- For those with a cognitive impairment, the CONIA CDW1211 was considered best in this respect and the BOSCH Logixx AquaVario unsuitable. From previous tests, the WESTINGHOUSE SB907WJ was also considered suitable.

8 FEATURES								SPECIFICATIONS				COSTS		
cycle (min)	Height- adjustable top basket	Foldable / removable tines	Anti- flood device	Half- load option	Concealed element	Dimensions (H x W x D, cm)	9 Water connection	Place settings	Warranty (years)	Origin	Manufacturer / distributor	10 Type	11 Running cost (\$ / 10 years)	Price (\$)**
27	✓		✓	(S)	✓	82 x 60 x 57	C rec	12	2	France	MEA (T)	FW	724	1330
26	✓	F	✓		✓	82 x 60 x 59	C rec	12	2	Australia	Electrolux	BI	849	1059
24	✓	F, R	✓	✓	✓	85 x 60 x 60	H or C	12	2	Italy	Maytag	FW / BI	750	1099
12	✓	F	✓	(S)	✓	85 x 60 x 60	H or C	12	3	Germany	Andi Co	FW	827	1299
26	✓	F	✓		✓	82 x 60 x 59	C rec	12	2	Australia	Electrolux	BI	838	849
25	✓	F	✓	✓	✓	82 x 60 x 61	C rec	12	2	Australia	Electrolux	BI	843	949
23	✓		✓	✓		85 x 60 x 60	H or C	12	2	China	Haier	FW	696	599
21	✓	F	✓	✓	✓	82 x 60 x 59	C rec	12	2	Australia	Electrolux	BI	972	1159
22	✓		✓	✓	✓	82 x 60 x 59	C rec	12	2	Australia	Electrolux	BI	861	899
24	✓	F	✓	(S)	✓	82 x 60 x 59	C rec	12	2	Australia	Electrolux	BI	958	1269
24	✓		✓		✓	85 x 60 x 57	C rec	12	5	France	Kleenmaid	FW	647	1999
6	✓	F	✓		✓	82 x 60 x 58	C rec	12	1	Australia	Electrolux	BI	872	829
3	✓		✓		✓	81 x 60 x 55	C rec	12	4	Germany	Sampford & Staff	BI	844	1499
6	✓	F	✓	✓	✓	82 x 60 x 58	C rec	12	1	Australia	Electrolux	BI	895	739
5	✓	F	ns	✓	✓	85 x 60 x 60	H or C	14	2	Korea	LG	FW	767	949
5	✓	F	✓		✓	85 x 60 x 58	H or C	12	3	China	Mistral	FW	669	579
26	✓	F	✓	✓	✓	85 x 60 x 60	C rec	12	2	Italy	Ariston	FW	807	1499
27	✓	F	ns	✓	✓	85 x 60 x 59	C rec	14	2	Italy	Omega	FW	747	1655
1	✓	F	✓		✓	85 x 45 x 60	H or C	9	2	Germany	Miele	FW	406	1499
4	✓	F	✓		✓	81 x 45 x 55	C only	9	2	Germany	Bosch	FW	730	1699
8	na	R	✓		✓	41 x 60 x 58	C rec	6	2	NZ	Fisher & Paykel	BI	560	999
2	✓					80 x 45 x 50	C rec	6	2	China	Haier	FW	451	799

All the models in this table have the basic white finish except the Kleenmaid DW24X, which has a stainless steel finish.

* "Normal" or auto-sense cycle.

** Prices are recommended retail, as provided by manufacturers in April 2006.

na Not applicable.

ns Not stated.

(A) Also available as the BFDW6X (stainless steel), \$1451; and as the BSDW6X (with a stainless steel control panel), \$1402.

(B) Also available as the SB915KJ (black), \$1059; and the SB915SJ (stainless steel), \$1159.

(C) Discontinued, but limited stock of this and its similar model (MID3000AAW, which may be quieter and has extra features, \$1599) may still be available in some shops.

(D) Discontinued, but limited stock of this and its similar models (86050U with a stainless steel finish and built-in, \$1599, and the semi-integrated 86050L with a stainless steel control panel, \$1488) may still be available until new models are released in September.

(E) Also available as the SB907SJ (stainless steel), \$1009.

(F) Also available as the DX302SJ (stainless steel), \$1109; and DX302LSJ (semi-

integrated with a stainless steel-look control panel), \$1109.

(G) Also available as the HDW101SSX (stainless steel), \$749.

(H) Also available as the DX403SB (stainless steel), \$1269.

(I) Also available as the 52B870SJ (stainless steel), \$1009.

(K) Discontinued, but limited stock of this and its similar model (DW24W, white, \$1799) may still be available in some shops.

(L) Also available as the DX102SB (stainless steel), \$949.

(M) Discontinued, but limited stock may still be available in some shops.

(N) Also available as the 52B850SJ (stainless steel), \$899.

(P) Also available as the LL64X (stainless steel), \$1599.

(Q) Also available as the G 611-3SCI Plus (stainless steel or semi-integrated with a white, black or stainless steel control panel), \$1699.

(R) Also available as the DS603J (Integrated) \$1049, DS603SS (stainless steel), \$1149; DS603M (Iridium), \$1199; and DS603MFD (Designer Series), \$1299.

(S) Has load sensing and/or a dirt sensor, which optimises water, energy and time for every wash.

(T) Major Electrical Appliances.

1 Overall score

This is based on the following scores and weightings:

- Washing performance: 35% (30% in Table 2)
- Drying performance: 25% (25%)
- Ease of use: 10% (15%)
- Energy efficiency: 15% (15%)
- Water efficiency: 15% (15%)

Notes 2-7

See notes 2-7 with the table in CHOICE, Jan/Feb 2006, to see what we tested and measured for these scores. Or go to www.choiceextra.com.au and click on Jan/Feb 06 under "Dishwashers" in the index.



8 Features

These and other features are described on page 45. "R" means the tines are removable, "F" that they can be folded down.

9 Water connection

- H or C: You can connect the dishwasher to hot or cold water.
- C rec: The manufacturer recommends connection to a cold tap, and the dishwasher heats the water itself (all dishwashers have a heater).

- C only: You can only connect to a cold tap.

10 Type

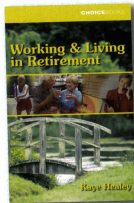
- FW: Freestanding, with a worktop (can generally be built-in as well).
- BI: Built-in (mightn't have top or side panels).

Some models are also available semi-integrated (you can fit a front panel to the door to match the rest of your kitchen cupboard doors, but the control panel is still exposed) or fully integrated (the whole front of the machine can match your kitchen, with the controls hidden inside the top of the door). See the table footnotes for availability details.

11 Running costs

These are calculated at a rate of 15 cents per kWh for electricity and \$1 per 1000 L of water, running a full load using the "normal" or auto-sensing cycle every day. A 10-year period provides a useful indication of the long-term difference between high and low water and energy usage — and you should be able to expect your dishwasher to last at least that long.

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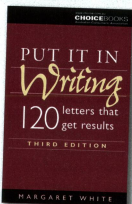
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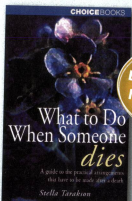
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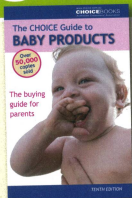
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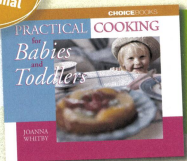
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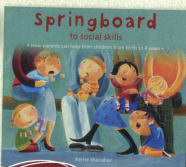
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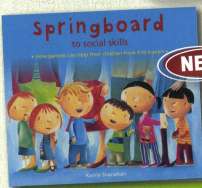
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recalls&bans

Nowadays there are so many product recalls we may not be able to print all of them in *CHOICE*. For comprehensive recall information go to the Product Recalls Australia website: www.recalls.gov.au. If you don't have web access, call the Product Safety Policy section of the ACCC on (02) 6243 1262.

Companies often rent 1800 numbers for a couple of months after a recall is announced. If the number given is no longer operating, phone the manufacturer or retailer direct.

DUMMIES: Funtastic has recalled **Safety 1st Winnie the Pooh Pacifier Pacifier and Clip set**, item numbers A06157, A06142, A06170, A06171, A06192 and A06193, and **Play Pals Pacifier and Pacifier and Clip set**, item number B04017. They were sold through Target, Target Country, Kmart, Toys R Us, BigW, Coles, Priceline and independent stores between July 2005 and March 2006.

The problem: The teat may tear at the base and become detached, posing a choking hazard.

What to do: Remove it from the reach of babies and young children. Return it to the place of purchase for a refund, or for more information call 1800 244 543 or 1800 660 655 between 9 am and 4:30 pm EST, Monday to Friday.

FOOD: Yuen's Market Trading Co has recalled **Pandaro Sushi Ginger**, 200 g glass jar, best before 16 NOV 06 and 31 DEC 07.

The problem: It may contain glass.

What to do: Don't eat it. Return it to the place of purchase for a refund.

FOOD: Ernest Hillier and Woolworths have recalled **Home Brand Milk Chocolate Sultanas**, 300 g net, with a best-before date of 30 March 07.

The problem: Some packages contain chocolate-coated peanuts instead of sultanas, which could pose a danger to people with an allergy or intolerance to peanuts.

What to do: Don't eat them if you're allergic or intolerant to peanuts. Return them to your nearest Woolworths store for a refund, or call 1800 638 434 for more information.

FOOD: Unilever has recalled **Continental Asian Tonic Thai Coconut, Coriander & Lime**, 495 g, **Continental Thai Yellow Curry**, 260 g, and **Continental Singapore Nonya**, 260 g. All batch codes are affected. **The problem:** Milk protein has not been declared in the ingredient list. **What to do:** Don't eat it if you have an allergy or intolerance to milk protein. To obtain a refund, or for more information, call 1800 801 885.

FOOD: Kraft Foods has recalled the following Nabisco biscuits, sold in WA only: **Nabisco Captain's Table Water Crackers Classic**, 125 g, best before 18-Aug-06; **Nabisco Captain's Table Water Crackers Sesame Seed**, 125 g, best before 25-Jul-06; **Nabisco Premium 98% Fat Free High Fibre Crispbread**, 250 g, best before 11-Sep-06; **Nabisco Premium Original Crispbread**, 250 g, best before 20-Aug-06; and **Nabisco In A Biskit Salt & Vinegar**, 175 g, best before 17-Nov-06. **The problem:** The biscuits have a pungent flavour taint. **What to do:** Don't eat them. Return them to the place of purchase for a refund, or for more information call 1800 034 241.

COT: Aldi has recalled **Home Creation children's cot**, supplied by 34 Deg South and sold in Aldi stores 9-17 March 2006.

The problem: If used with the 120 mm thick luxury mattress, as recommended by Aldi, the height of the cot is 1.5 cm shorter than required by the Australian standard. **What to do:** The cot is safe for use if used with a regular mattress that's less than 100 mm in thickness. If you'd prefer a refund, call (02) 9328 3763 for more information.

AIR HOCKEY TABLE: Kmart has recalled **Aerial Roxboro Air Hockey Table (labelled Power Hockey)**, product number 9300800599775, purchased between December 2005 and March 2006.

The problem: It doesn't meet Australian electrical standards and may pose an electrical hazard. **What to do:** Stop using the table. Return it to any Kmart store for a refund, or for more information call 1800 634 251.

TOY: Australian Discount Retail (Trading) has recalled **Carousel Clown Push Down toy**, product number 931672919840, sold through The Warehouse between 16 May 2005 and 31 March 2006.

The problem: It doesn't meet the relevant product safety standard, and poses a choking risk to children under three due to the presence of small parts. **What to do:** Remove it from the reach of young children. Return it to any The Warehouse store for a refund, call 1800 254 687 or email merchandise.compliance@thewarehouse.com.au for more information.

TOY: Target Australia has recalled **Bean Person Cushions**, available in 12 designs and colours, and sold through Target stores from August 2005 to March 2006. The designs affected, followed by the Target product code include: **Tieman Bean Person Cushion** (3778 9985); **Nurse Nelly Bean Person Cushion** (3779 0134); **Nicole Aqua Bean Person Cushion** (3674 0314); **Monster Marvin Bean Person Cushion** (3777 9351); **Lovable Lola Bean Person Cushion** (3779 0599); **Karyn Ivory Multi Bean Person Cushion** (3674 0567); **Handyman Harry Bean Person Cushion** (3778 9800); **Geoff Blue Bean Person Cushion** (3674 0017); **Ethan Purple Multi Bean Person Cushion** (3674 0574); **Bones Cherry & Red Bean Person Cushion** (3674 0550); **Bones Black Bean Person Cushion** (3674 0543); and **Beach Babe Betty Bean Person Cushion** (3779 0158).

The problem: They don't have the mandatory warning labels required for bean bag products. They should carry a warning label stating "Warning: Small lightweight beads present a severe danger to children if swallowed or inhaled."

What to do: Return it to your nearest Target or Target Country store for a refund, or for more information call 1800 814 788.

ELECTRICAL CABLE: Arlec Australia has recalled **Arlec 1.00 mm core flat electrical cable**, code 8010. It was sold in Tasmania through Dover Hardware, K & D Warehouse and Upton's Salvage. **The problem:** Depending on the

installation, the cable may overheat, creating a fire hazard.

What to do: Stop using it. Return it to the place of purchase for a refund. For more information call (03) 9727 8777.

GENERATING SET: Briggs & Stratton has recalled **Briggs & Stratton Power Products Generating Set**, model BSQ4500, sold during 2004 and 2005. **The problem:** The 12 volt DC charging plug and lead, with some modification, could be inadvertently plugged into a 240 V outlet. **What to do:** Stop using it. Owners of this product should be contacted directly.

DISPOSABLE GLOVES: Kythrea Food Services has recalled **Kythrea vinyl disposable examination gloves**. **The problem:** When tested, they didn't meet the Australian Standard for holes, and the labelling doesn't comply with the essential labelling requirements. **What to do:** Contact the supplier for further information.

TROLLEY JACK: Trade Quip has recalled **Trade Quip Quick Lift garage jack**, as a result of action by the Australian Competition and Consumer Commission. The jacks were sold through 2004 and 2005. **The problem:** It may not comply with the durability requirements of the Australian product safety standard. **What to do:** Stop using it, and for more information contact Trade Quip on (03) 9357 8440.

POOL: Peter James Holdings has recalled the following round and oval-shaped pools, purchased from Clark Rubber Stores between September 2005 and February 2006: **Insta Pool Classic Round 10'** CR1740_PLU#19247; **Insta Pool Classic Round 12'** CR1741_PLU#19248; **Insta Pool Classic Round 15'** CR1742_PLU#19249; **Insta Pool Premier Oval 15'** CR1676_PLU#19244; **Insta Pool Premier Oval 18'** CR1677_PLU#19245; and **Insta Pool Premier Oval 22'** CR1678_PLU#19246. **The problem:** The pools are being recalled for safety reasons. **What to do:** Contact the store where the pool was purchased to arrange for it to be replaced.

aboutchoice

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An antique Chinese TV unit — but from which dynasty, we wonder?

HOW ABOUT A LITTLE HELP?

The prize for the best entry goes to K Clingeffer. Thanks also to J Bourke, R Clemons, K de Pary, M Lenzner, B Miller and M Smith for their contributions to this month's *Hard Word*. Please keep them coming.

If you have any examples you think deserve to be on this page, send them to *The Hard Word*, CHOICE, 57 Carrington Road, Marrickville 2204. **Please don't email us your entries — we need the originals.**

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